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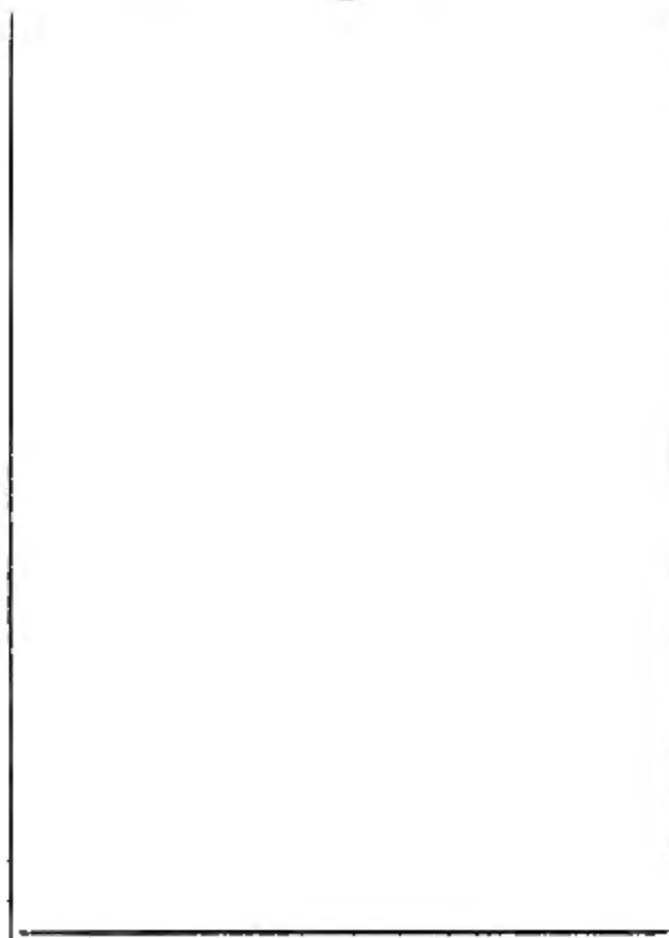
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**DOCUMENTS**  
**OF THE**  
**SENATE**

**OF THE**  
**STATE OF NEW YORK,** *Legislature*  
*Senate*

**ONE HUNDRED AND FORTIETH SESSION**

**1917**

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**VOL. XXVII.—Nos. 45 TO 49, INCLUSIVE**

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**ALBANY**  
**J. B. LYON COMPANY, PRINTERS**  
**1917**





# **ANNUAL REPORT**

**OF THE**

# **Superintendent of Banks**

**RELATIVE TO**

**SAVINGS BANKS, TRUST COMPANIES, INVESTMENT  
COMPANIES, SAFE DEPOSIT COMPANIES,  
PERSONAL LOAN COMPANIES AND  
PERSONAL LOAN BROKERS**

**FOR THE YEAR 1916**

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**TRANSMITTED TO THE LEGISLATURE MARCH 14, 1917**

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**ALBANY  
J. B. LYON COMPANY, PRINTERS  
1917**



# STATE OF NEW YORK

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MARCH 14, 1917.

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### ANNUAL REPORT

OF THE

**Superintendent of Banks, Relative to Savings Banks, Trust Companies, Investment Companies, Safe Deposit Companies, Personal Loan Companies and Personal Loan Brokers**

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STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *March* 14, 1917

*To the Honorable, the President of the Senate:*

SIR.— In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

Very respectfully yours,

EUGENE LAMB RICHARDS

*Superintendent of Banks*



# REPORT

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## *To the Legislature:*

In accordance with the provisions of the Banking Law, I hereby submit that portion of the annual report of this department which relates to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

### GENERAL BANKING SITUATION.

The general marked improvement in the condition of the institutions under the supervision of the New York State Banking Department continued during 1916. The resources of all the institutions under my supervision on January 1, 1917, totaled \$5,926,545,088 which, based on recent compilations, is approximately 20 per cent of the total resources of the banking institutions under supervision in the United States. The resources of the institutions under supervision of the New York State Banking Department May 9, 1914, when I assumed office, based on their last call for reports, aggregated \$4,430,376,988, showing an increase in resources in less than three years of \$1,496,168,100 or 33.7 per cent. The increase during the past year was \$505,886,941. It is gratifying to report that many of the institutions under my supervision have taken advantage of the prosperity they have enjoyed by using some of their large earnings to eliminate questionable assets and by increasing their capital and surplus.

### FINANCIAL RESOURCES OF BANKING INSTITUTIONS IN NEW YORK STATE

The strong position of the financial institutions in New York State is emphasized in statistics compiled by the Comptroller of the Currency. On July 1, 1916, the 986 institutions in this State, including the National Banks, had total resources of \$9,116,184,000 or more than 28 per cent. of the total resources of institutions reporting in the United States. With the population of New York State about 9,700,000, it would appear that the institutions in New York State held \$940 for each inhabitant. That the average

per capita is in excess of this amount is evident when it is taken into consideration that the \$80,000,000 of resources of Savings and Loan associations in New York State, and the enormous resources of bankers who are not under supervision, but who are depositaries for the funds of large corporations, and even of foreign governments, are not included in the statistics compiled by the Comptroller of the Currency.

A total of 27,513 banking institutions in this country, exclusive of the 12 Federal Reserve banks, reported on June 30, 1916, resources amounting to \$32,271,237,696, or an average of \$1,173,000 for each institution reporting. For the same period 204 State banks of deposit and discount, 87 trust companies, 141 savings banks and 77 private bankers under the supervision of the New York State Banking Department reported resources of \$5,512,468,206 or over 17 per cent. of the total resources of institutions in the United States, as compared with 16.8 per cent. in 1915. The average resources of the institutions under the supervision of the New York State Banking Department in 1916 was \$10,830,000, as compared with \$10,000,000 in 1915.

The 19,934 state institutions in this country reported on June 30, 1916, resources of \$18,344,369,696, of which the 509 New York State institutions mentioned contributed 30 per cent. The State banks of New York State had on the same date  $14\frac{3}{4}$  per cent. of all the resources of the State Banks of Deposit and Discount of the country. The total resources of the trust companies in New York state were nearly 37.5 per cent. of the total resources of all trust companies in the United States.

The 622 Mutual Savings banks in the United States reported at the end of June resources aggregating \$4,547,941,986, of which \$2,053,171,981 or 45 per cent. of the country's total was made up from the resources of the 141 savings banks of New York State.

According to the figures of the Comptroller of the Currency, the total gain in resources of all institutions reporting in the country on June 30, 1916, was \$4,467,108,000 of which \$2,335,925,000 was contributed by State institutions in the country and \$2,131,183,000 by the National banks. The increase of State institutions outside New York for the year was 13.2 per cent. while the State

institutions under the supervision of the New York State Banking Department showed a gain during the same period of \$840,000,000 or 18 per cent.

The Comptroller of the Currency has been calling attention to various statistics in recent circulars, from which it appears that the National banks of the State had total resources last September of \$3,603,303,000 so that the total resources of the State institutions of this State exceed by over \$2,300,000,000 the total resources of the national banks. There were 25 national banks in the State last November which had total resources of over \$20,000,000 each. There were 57 State institutions which had total resources of over \$20,000,000 each, while in the United States there were only 99 national banks with resources exceeding that amount.

According to the Comptroller's statement, the total resources of all the National Banks of the United States were a little over fifteen and a half billions of dollars as against approximately six billions of dollars of the State institutions of New York alone and nine and one-half billions of dollars in the combined institutions of this State. In other words, all the national banks outside of the State of New York would have less than twelve billions of resources as against over nine and one-half billions of resources in New York State institutions.

The capital, surplus and undivided profits computed on the market value of investments of the State banks, trust companies and private bankers of New York State on July 1, 1916, totaled \$371,455,236. Of this amount \$127,589,000 was capital and \$243,866,236 was surplus and undivided profits. The surplus, based on market value of securities of the savings banks in this State on the same date, amounted to \$168,986,926, making a grand total of capital, surplus and undivided profits of \$540,442,162 or 11.7 per cent. of \$4,609,132,183 capital, surplus and undivided profits of all banking institutions reporting in the United States.

#### THE TRUST COMPANIES

During 1916 nine new trust companies were authorized, making a total of 90 such institutions which reported on November 29th last, the date of the last call for reports. Six national banks were converted into trust companies, while one national bank was taken



over for liquidation by a trust company. One state bank was converted into a trust company.

Total resources of the trust companies November 29, 1916, were \$2,744,317,081 as compared with \$2,532,892,786 on December 31, 1915, a gain for the year of \$211,424,295, or 8.3 per cent.

The rapid growth of trust companies is being emphasized annually. On November 14, 1906, 87 trust companies reported resources of \$1,375,554,017. It should be noted that in ten years, with but three more trust companies, resources have doubled. Since January 1, 1897, when 39 trust companies reported resources of \$396,742,947, this item has grown in 20 years nearly seven-fold; in fact, the resources of one of the New York City trust companies at the present time exceeds by nearly \$200,000,000 all the resources of 39 trust companies which reported to the department in 1897.

Total deposits November 29, 1916, amounted to \$2,325,375,624, an increase for the year of \$124,798,513, or 5.6 per cent. This increase in deposit liabilities, together with a loss of nearly \$100,000,000 in cash (including amounts due from banking institutions) is offset by increases in stock and bond investments of \$20,313,149, loans and discounts \$180,417,278, and other assets of \$78,630,592.

The capital of the trust companies on November 29, last, totaled \$94,600,000, a gain of about \$15,000,000 for the year. This item will show further gain as a number of the larger New York City trust companies have already expressed their intention of increasing their capital stock so as to maintain a fair ratio to their deposit liabilities, a policy which I think worthy of endorsement. Surplus, including all undivided profits on market value, totaled \$198,865,173, an increase for the year of \$22,120,312 as compared with a gain of \$14,192,818 in 1915.

With total capital on November 29, 1916, amounting to \$94,600,000 and surplus, based on market value of securities, aggregating \$198,865,173, or a total of \$293,465,173, and with deposit liabilities of \$2,325,375,624, the ratio of capital, surplus and undivided profits, to aggregate deposits was 12.6 per cent., as compared with 11.6 per cent. for 1915 and 11.3 per cent. for 1914. During the year many trust companies took advantage of their

large earnings and strengthened their position by marking down book values of real estate, furniture and fixtures, and doubtful loans, thus materially improving their condition.

### TRUST COMPANY STATISTICS

Following is a summarized statement of resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the past three years:

RESOURCES	December 24, 1914	December 31, 1915	November 29, 1916
Stock and bond investments, vis.:			
Public securities, market value.....	\$96,258,534	\$152,415,058	\$166,233,694
Private securities, market value.....	340,511,568	399,358,674	405,853,187
Real estate owned.....	42,245,370	42,876,395	44,089,906
Mortgages owned.....	94,302,392	90,227,621	90,575,141
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,860,654	14,111,208	16,073,587
Loans and discounts secured by other collateral.....	562,879,332	873,687,227	960,764,762
Loans, discounts and bills purchased not secured by collateral.....	208,212,787	254,895,957	346,273,321
Overdrafts.....	142,360	240,574	301,251
Due from trust companies, banks and bankers..	187,730,417	377,764,170	272,481,082
Specie.....	90,874,350	137,583,660	143,119,311
United States legal tender notes and notes of national banks.....	16,123,335	13,917,573	19,757,285
Federal reserve notes.....	.....	1,261,416	1,898,234
Cash items, vis.: bills and checks for next day's clearings; other cash items.....	16,116,106	66,823,938	61,786,659
Customers' liability on acceptances (per contra, see liabilities).....	23,542,185	50,007,219	78,756,972
Amount of assets not included in any of the above items.....	47,799,007	57,722,053	136,352,645
Add for cents.....	40	43	44
<b>Total resources.....</b>	<b>\$1,740,598,437</b>	<b>\$2,532,892,786</b>	<b>\$2,744,317,081</b>
<b>LIABILITIES</b>			
Capital.....	\$80,400,000	\$79,600,000	\$94,600,000
Surplus, including all undivided profits, on market value.....	162,552,043	176,744,861	198,865,173
Preferred deposits:			
Due New York State savings banks.....	56,105,624	70,422,938	78,410,809
Due New York State savings and loan associations, credit unions and land bank....	379,660	437,852	939,788
Due as executor, administrator, guardian, etc.....	50,337,961	127,855,727	115,586,646
Deposits by the State of New York.....	9,197,280	7,849,731	16,055,819
Deposits by Superintendent of Banks of State of New York.....	1,997,139	1,474,284	1,143,437
Other deposits preferred because secured by a pledge of assets.....	7,671,015	7,127,189	9,892,149
Deposits otherwise preferred.....	1,106,852	6,269,379	2,699,979

LIABILITIES	December 24, 1914	December 31, 1915	November 29, 1916
Due depositors, not preferred.....	\$1,209,181,342	\$1,751,588,393	1,858,464,918
Amount due trust companies, banks and bankers	101,054,111	227,551,618	242,182,079
Bills payable.....	885,316	369,000	75,000
Rediscounts.....	1,022,957	36,972	27,254
Acceptances of drafts payable at a future date or authorised by commercial letters of credit....	23,542,185	49,881,027	78,767,347
Other liabilities.....	35,164,912	25,683,772	46,606,639
Add for cents.....	40	43	44
Total liabilities.....	\$1,740,598,437	\$2,532,892,786	\$2,744,317,081
Total deposits.....	\$1,437,030,984	\$2,200,577,111	\$2,325,375,624

### THE SAVINGS BANKS

The savings banks of the State experienced one of the most prosperous years of their existence. The resources of these institutions at the end of 1916 totalled \$2,139,299,037.51, an increase of \$165,252,661.89, or 8.3 per cent. over 1915. That these institutions have experienced a rapid growth is indicated by the fact that on January 1, 1897, 128 savings banks in this State reported resources of \$812,173,632.37 which, when compared with the resources of savings banks on January 1, 1917, show an increase in twenty years of \$1,327,125,405.14, or 163.4 per cent. The gain in resources since January 1, 1907, or in ten years, is \$674,348,204.11, or 46 per cent.

The deposits on January 1, 1917 totalled \$1,953,663,728.55, a gain for the year of \$134,456,790.64, or 7.3 per cent. Dividends credited to depositors during 1916 amounted to \$68,782,450.75. These figures indicate an average deposit of \$571.70, as compared with \$560.90 for the previous year.

On January 1, 1867, the 86 savings banks of New York State had total deposits of \$131,769,074, due to 488,501 depositors, while on January 1, 1917, two savings banks in this State had 320,799 depositors who had \$268,031,816.64 on deposit with these institutions. The average for each depositor in 1867, or fifty years ago, was \$270.10, while the average deposit in the two savings banks referred to was \$835.50.

The withdrawals during the year aggregated \$422,988,549.24, which is \$6,919,553.34 less than the amount withdrawn during 1915. The amount deposited during the year, not including dividends credited, totaled \$488,678,661.47, an increase of \$76,176,298.15 over the amount deposited in 1915.

Savings banks report 173,950 new depositors during the past year, making a total on January 1st last of 3,417,312 depositors. During 1915 the increase in depositors was 72,057.

The surplus of savings banks shows an increase of \$30,801,624.01, making the total surplus on January 1, 1917, \$184,925,791.52, as compared with \$154,124,167.51 on January 1, 1916. The ratio of surplus, based on market value of securities, to deposit liabilities, on January 1, 1917, was 9.46 per cent., a gain of 1 per cent. for the year.

## CONDITION OF SAVINGS BANKS

*Resources*

Bonds and mortgages.....	\$1,091,549,464 99
Stock and bond investments:	
United States.....	\$535,000 00
District of Columbia.....	160,000 00
New York State.....	22,980,000 00
Bonds of other States.....	42,378,904 00
Bonds of cities in other States.....	146,531,809 78
Bonds of cities in this State.....	223,308,384 58
Bonds of counties in this State.....	21,292,442 56
Bonds of towns in this State.....	8,756,535 54
Bonds of villages in this State.....	19,619,288 28
Bonds of school districts in this State.....	8,755,063 87
Railroad mortgage bonds.....	353,592,958 47
Bonds of Land Bank of the State of New York.....	195,000 00
Total par value of stocks and bonds...	\$848,105,387 08
Amount of stocks and bonds at present cost as determined by amortization.....	\$870,333,396 06
Amount of stocks and bonds at original cost.....	885,644,427 99
Estimated market value of stocks and bonds.....	837,919,017 31
Promissory notes payable on demand.....	1,730,763 00
Banking houses and lots at actual cash value.....	19,151,053 91
Other real estate at actual cash value.....	12,903,208 97
Cash on deposit in banks and trust companies.....	138,236,737 14
Cash on hand.....	13,019,452 62
Total of collectible interest.....	24,441,716 70
Other assets.....	347,622 87
Total resources.....	\$2,139,299,037 51

*Liabilities*

Amount due depositors.....	\$1,953,663,728 55
Other liabilities.....	709,517 44
Surplus on estimated market value of stocks and bonds.....	184,925,791 52
<b>Total liabilities.....</b>	<b>\$2,139,299,037 51</b>
<b>Surplus on par value of stocks and bonds.....</b>	<b>\$194,931,903 51</b>

*Statistical items*

Number of open accounts.....	3,417,312
Number of accounts opened or reopened during the year.....	633,407
Number of accounts closed during the year.....	459,457
Amount deposited during the year, not including dividends credited.....	\$488,678,661 47
Amount withdrawn during the year.....	422,988,549 24
Amount of dividends paid and credited during the year.....	68,782,450 75
Salaries paid for the year.....	3,419,366 61
Expenses other than salaries for the year.....	4,253,499 82

## IMPORTANT INCREASES

A comparison of certain salient features of the savings bank transactions of the last three years follows:

	Gain shown by 1914 reports over 1913	Gain shown by 1915 reports over 1914	Gain shown by 1916 reports over 1915
Gain in open accounts.....	27,851	72,057	173,950
Gain in resources.....	*\$14,129,757 84	\$61,841,801 70	\$165,252,661 89
Gain in amount due depositors.....	29,803,491 53	47,705,979 85	134,456,790 64
Increase in market value surplus.....	22,915,321 71	14,419,839 61	30,801,624 01
Gain in par surplus.....	12,956,596 97	12,322,918 53	11,922,349 46
Gain in dividends paid or credited.....	2,551,679 46	1,960,914 00	3,657,827 39
Gain in amount deposited during year...	*29,647,942 70	2,226,673 99	76,176,298 15
Increase in amount withdrawn during year.....	*4,654,612 90	*13,711,185 03	*6,919,553 34

\* Decrease.

*Savings Bank Dividend Rates*

The rates of dividends paid by the savings banks of the State in January and July, 1916, and in January, 1917, are shown in the following table:

	January, 1916	July, 1916	January, 1917
Number paying 4 per cent.....	101	104	104
Number paying 4 and 4½ per cent.....	2	2	2
Number paying 3½ per cent.....	29	28	28
Number paying 3 and 4 per cent.....	5	5	5
Number paying 3½ and 4 per cent.....	3	2	2

## IMPORTANT RULING BY ATTORNEY-GENERAL

Attorney-General Egburt E. Woodbury, recently rendered an opinion of vast importance to the savings banks of New York State, in which he held that national banks are not authorized by the Federal Reserve Act, to use the words "savings department" or similar terms, to designate departments operated along the lines of savings banks. The use of the term "savings," the Attorney-General held, would constitute an invasion of the province of the savings banks. It has been the practice of this Department where any national bank, trust company or State bank, attempted to use the word "savings," to notify them that such was a violation of the law and unless the advertisements were discontinued, we would refer the matter to the Attorney-General to commence an action to collect the penalty provided by law. In all such cases the advertisements have been discontinued.

In his opinion, Attorney-General Woodbury, quotes the specific prohibition in section 279 of the State Banking Law against the use of the word "savings" by any bank other than a savings bank. The Attorney-General contends, that the Federal Reserve Act does not supersede the State Banking Law in this particular and adds:

"We cannot deny the right of national banks to receive deposits in the form of 'savings accounts,' but we feel quite certain that the above language does not empower such banks to do a 'saving bank business' as that business has come to be generally understood throughout the country; and therefore we are of the view that the State statute (section 279, Banking Law), is still operative against the use of the word 'savings' by any bank other than a savings bank.

"National banks are in the first place commercial banks as distinguished from savings banks. The relationship between the savings depositor and the bank in the case of national bank is that of debtor and creditor rather than that of trustee and *cestui que* trust as in a savings bank, and the funds in the latter instance are protected by stringent rules as to investment.

"The words 'savings bank' have accordingly come to have a special meaning to small savers as denoting this increased protection to their deposits, and they would be deceived by its

use by other banks. As Congress did not, we believe, intend to authorize a national bank to do business *as a 'saving bank,'* so it did not intend to interfere with any safeguards for the small savings depositor which the State may have devised to protect him.

"It may be stated also that it is the duty of the Attorney-General to sustain State statutes such as section 279 of the Banking Law unless he is convinced that such legislation is no longer of force.

"In conclusion section 19 of the Federal Reserve Act concerns itself only with the reserve necessary to protect different forms of deposit. No sanction is found therein for the use of the word 'saving department' by national banks in their business."

#### ENCOURAGING THRIFT

Savings bank officials in several parts of the State have been successful in their efforts to promote thrift among school children and workmen. Recently I received a letter from the president of one of the largest up-state savings banks, explaining in detail the methods pursued. Touching on the question of promoting thrift among school children, the letter says:

"On every Monday morning such pupils as wish to make a deposit receive from the teacher a blank which is to be filled out in ink and returned to the teacher with their deposit, which must not be less than five cents. The teacher receives the money, hands to the pupil a slip marked 'duplicate,' which the pupil keeps as a receipt. The money and deposit slips are then put in an envelope and delivered to the principal, who puts them in a bag and securely locks it, he having one key and the bank a duplicate. The money is delivered by the principal or a trusted pupil at the bank each day. The money is counted at the bank and an account opened in the name of the pupil. This operation continues from week to week, and as soon as the pupil has a credit on the bank's books of one dollar or more, he or she is entitled to a pass book and becomes a regular depositor in the bank. It is growing by leaps and bounds. To date we have over nine



thousand children in high schools, grammar schools and parochial schools who have deposits, amounting to over \$32,000. Over four thousand pupils have pass books representing a deposit of one dollar or more.

“ These results have been accomplished by personal appeals to the children. I have spoken at a great many schools in our city, and the personal appeal has been followed by numerous letters and other legitimate means of encouraging the school children in this enterprise. It is greatly appreciated by the parents, who have been encouraged to start accounts themselves.

“ After the school matter was started, we made an effort in a larger way to impress upon the employees in our large industries, the value of saving. Through the courtesy of the officers of many of them I have been permitted to speak to the employees from time to time, telling them of the great benefits which thrift would bring them in the days when their ability to earn would be lessened, and we have accumulated a large amount of money in this way. The method is simple; a slip is signed by the employee instructing the cashier to deduct so much per week from his or her wages to be deposited in our bank. Some trusted employee is put in charge of the work of making collections and keeping the pass book. The pass book is subject to demand at any time by the owner, and the practice of deducting from wages would be discontinued at the request of an employee.

“ It is a great field — a field upon which savings banks I have felt should enter into; it is the underlying purpose of their organization. I believe that if the savings bank men in general would preach this gospel, many thousands of men and women in our State would have a sufficiency for their old age.

“ The ear marks of our work are appearing all around us. Superintendents of schools in neighboring towns and officers of grange societies appeal to us to come and talk to their pupils and members about this work. The field is endless, and if the people once get the habit of saving firmly established, they commence to live in a more moderate way, finding that things they considered necessities in the past were in

reality luxuries. It seems to me that if there ever was a time when slowing down on expenses and general style of living were needed, it is at present."

#### HYPOTHECATION OF ASSETS

The policy of the Department in discouraging the practice of the hypothecation of assets has resulted in almost the entire elimination of the item of bills payable. On November 29th last, the total amount of bills payable reported by trust companies of this State was only \$75,000.

#### ACCEPTANCES

The privilege granted trust companies of accepting for demand at future dates drafts drawn on them by the customers continues to prove popular, this item totalling \$78,767,347, an increase for the year of \$28,749,753. These bills are in most cases drawn against actually existing values, and as such are considered by the Federal Reserve Bank as prime paper, eligible for re-discount.

#### PERSONAL LOAN COMPANIES AND BROKERS

At the close of the year there were twenty-five personal loan companies and personal loan brokers under the supervision of the Superintendent of Banks with a combined capital of \$735,275, as compared with twenty-one companies and brokers with a combined capital of \$655,275 reporting at the close of 1915. During the past year six authorization certificates were issued and two authorizations previously granted were revoked.

Where the rate of interest charged is greater than 6 per cent. per annum, personal loan companies and personal loan brokers are restricted in loaning to any one individual at one time to a sum not exceeding \$200 and there is a fixed maximum rate of interest on all loans according to their class.

#### INVESTMENT COMPANIES

Three new Morris Plan companies, located in the cities of Buffalo, Syracuse and Schenectady, were authorized during 1916. Three other investment companies were organized in New York city to pursue other activities.

During the year the Morris Plan Company of New York was authorized to maintain two additional branches.

The resources of all investment companies under the supervision of this Department on January 1, 1917, totalled \$31,500,000.

### INSTITUTIONS UNDER THE SUPERVISION OF THE BANKING DEPARTMENT

The number of institutions under the supervision of the New York State Banking Department continues to increase. At the close of the year the total number of such institutions was 1,122, an increase of 50 over the number reported at the close of 1915. The trust companies alone show an increase of nine. A number of national institutions of the State have been converted into State institutions.

With 1,122 institutions under supervision, it is mandatory for the Superintendent of Banks to make in each year at least 1,647 examinations, in compliance with the provisions of section 39 of the Banking Law. The law requires banks of deposit and discount, trust companies, and 77 of the 88 private bankers operating in this State, to be examined at least twice a year. It is also necessary to make in addition many special examinations.

The following table gives the number of institutions under the supervision of this Department, January 1, 1917:

Banks of deposit and discount.....	205
Banks of deposit and discount (branches).....	103
Private bankers.....	88
Trust companies.....	91
Trust companies (branches).....	51
Savings banks.....	141
Safe deposit companies.....	48
Safe deposit companies (branches).....	39
Investment companies.....	20
Investment companies (branches).....	2
Personal loan companies.....	23
Personal loan companies (branches).....	1
Personal loan brokers.....	2
Foreign corporation agencies.....	22
Savings and loan associations.....	254
Building lot associations.....	1
Land Bank.....	1
Credit unions.....	30
	<hr/>
	1,122
	<hr/>

The following table shows the number of examinations required by law to be made of these institutions:

Banks of deposit and discount.....	410
Banks of deposit and discount (branches).....	206
Private bankers (77 twice yearly, 11 annually).....	165
Trust companies.....	182
Trust companies (branches).....	102
Savings banks.....	141
Safe deposit companies.....	48
Safe deposit companies (branches).....	39
Investment companies.....	18
Investment companies (branches).....	2
Personal loan companies.....	23
Personal loan companies (branches).....	1
Personal loan brokers.....	2
Foreign corporation agencies.....	22
Savings and loan associations.....	254
Building lot associations.....	1
Land Bank.....	1
Credit unions.....	30
	<hr/>
	1,647
	<hr/>

### *Powers of Superintendent of Banks Upheld*

The Appellate Division of the Supreme Court, Fourth Department, recently handed down a decision upholding the powers given to the State Superintendent of Banks in the new banking law, particularly with reference to the private banking business. The court held that if the Superintendent of Banks has good cause to take over for liquidation the business of a private banker, it does not lie with the court to legally divest him of possession.

Under the powers given him by the new banking law transferring to the Superintendent of Banks jurisdiction and supervision over certain classes of private bankers, which went into effect in 1914, the Superintendent of Banks refused to grant an authorization certificate to S. Lunghino & Sons of Buffalo and Rochester. The Superintendent of Banks took this action after he had caused to be made several examinations of the affairs of these private bankers. In accordance with the provisions of the Banking Law, the Superintendent of Banks took possession of the affairs of Lunghino & Sons for the purpose of liquidating them for the benefit of depositors. However, Lunghino & Sons appealed to the Supreme Court for relief and succeeded in obtaining an order from Supreme Court Justice Charles A. Pooley of Buffalo directing the Superintendent of Banks to return the assets to Lunghino

& Sons under certain conditions which were complied with. Feeling that the Court at Special Term had exceeded its authority, the Superintendent of Banks took an appeal from his decision to the Appellate Division which has just overruled the lower court and sustained in every particular the contentions of the Banking Department. Efforts are now being made to permit the Langhinos to resume business under the supervision of the Superintendent of Banks along lines which it is believed will amply protect the depositors. Justice Merrill writing the opinion of the Appellate Division, says:

“ In the enactment of the Banking Law of the State, the Legislature adopted a well-defined scheme with reference to private bankers to bring them directly under the control and supervision of the Superintendent of Banks. He was the officer invested by the Legislature to pass upon the character, responsibility and general fitness of the person seeking to engage in the business of private banking. The act (Section 48) provides that whenever the approval of the Superintendent is made a condition precedent to the doing of any act, it shall lie within his sound discretion to grant or refuse his approval. The Legislature having confided the decision of a matter of a public nature to a public official with discretionary power to act in the premises, acts properly within such discretion are not subject to judicial review at the instance of someone claiming that a different decision should have been made.

“ There can be no claim but that the Superintendent acted upon good cause in refusing to certify respondents. Indeed, the court at special term expressly found that the business conduct of the firm was open to just criticism and expressly asserted that if they were to continue there must be radical changes in their business methods, and in imposing as conditions for reinvesting the firm with the business the court required reformation in the very particulars criticised by the Superintendent of Banks.

“ Section 60, it will be observed, only authorizes the court ‘upon good cause shown,’ to direct the Superintendent to refrain from further proceedings toward liquidation of the

bank's affairs, and to surrender possession of the property and business of the delinquent. In other words, if the Superintendent had good cause to assume possession of the business of this firm, then under section 60 it did not lie with the court to divest him of possession. The court here assumed to act with the same powers as those with which the Legislature expressly invested the Superintendent of Banks. Such, we conceive, was not within its powers. The Legislature nowhere gave the Supreme Court supervision over private banks. The Banking Law confides such power in the Superintendent of Banks alone and in assuming to discharge the functions of that official in this case, we think the court exceeded its authority. Private bankers are only permitted to engage in business upon certification by the Superintendent and if illegally conducted, the Legislature has marked a course to be pursued in order to end the bank's activities. It has reposed in its specially constituted State official the sole power to act and it does not lie with the court to substitute itself for such legally constituted authority. In 1908 the statute with reference to individual bankers was amended so as to invest the Superintendent of Banks with plenary power to take possession and liquidate the affairs of a bank.

“In our opinion, Section 60 merely gives to the Supreme Court the right to review the action of the Superintendent of Banks in taking possession of the bank. If it was made to appear that he had acted arbitrarily and without good cause, or that there had been an abuse of discretion, the court, under that section, might have well found good cause shown for ordering a repossession of the bank in the firm of S. Lunghino & Sons. The position of the learned court and the conditions imposed by the order effectually negatives any such suggestion. The court recognized that the Superintendent was justified in his position and having coincided in the view of the Superintendent as to the firm's delinquencies, the court should not, we think have interfered with the procedure which the legislature provided in such cases.

“It is urged by respondents that the bank is now solvent and abundantly able to meet every requirement of the State

Banking Department, and that for that reason it should be permitted to continue under the order of the court. A motion has been made to dismiss this appeal upon the ground that the questions involved hereon are, by reason of the present affluent condition of the bank and its ability to more than meet its legal obligations, purely academic. We are unable to adopt this view. The fact that a period of unexampled prosperity and favorable business conditions has served to rehabilitate the affairs of this institution is, in our opinion, quite aside from the question as to whether at the time this order was made just cause was shown for overruling the action of the Superintendent of Banks.

“We think the Superintendent of Banks was fully justified in the course he undertook in this case and that the learned court exceeded its authority in granting the order appealed from, and that the same should be reversed, and that possession of the respondent's bank be returned to the Superintendent for such action in the premises as he may deem expedient, in accordance with the statutes in such case made and provided.”

### *Powers of Superintendent of Banks Over Defunct Institutions*

The Appellate Division of the Supreme Court, Second Department, has since the close of the year handed down a decision of importance setting forth the powers of the Superintendent of Banks in connection with the liquidation of defunct institutions. The court in its decision reverses an order made in July, last, by Supreme Court Justice Russell Benedict of Brooklyn, directing the sale of the remaining assets of the Union Bank of Brooklyn at public auction. Justice Benedict contended that the Superintendent of Banks must obtain the prior approval of the Supreme Court in practically every step that he takes in liquidating a closed institution.

In April, 1916, the Superintendent of Banks applied to Justice Benedict for permission to pay a dividend of 5 per cent. to the depositors of the Union Bank. Up to this time the depositors had not received one cent since the closing of the institution in April.



1910. Before passing on the application Justice Benedict demanded that the Superintendent of Banks turn over to the court a complete statement of the affairs of the Union Bank liquidation since its closing. After holding the matter under consideration for four or five months Justice Benedict finally authorized the payment of the dividend, and at the same time ordered the Superintendent of Banks to dispose of all the assets of the defunct Union Bank at public auction, on or before December, 1916. The Superintendent of Banks and a committee representing the depositors both objected to such disposition of the assets. It was claimed by the depositors that to sell the assets as ordered would sacrifice their interests and that the order was wholly without facts to support it. The Depositors' Committee called upon the Superintendent of Banks and urgently requested him to appeal from the decision. Thereupon the Superintendent of Banks and the Depositors' Committee both joined in the same appeal and appeared before the Appellate Division of Brooklyn and argued to set aside the lower courts.

Presiding Justice Jenks, writing the opinion for the court, says in part, in commenting on the decision of Justice Benedict:

“ I think that the court overlooked the distinction between the Superintendent as a liquidator and the receiver appointed by the court, that excluded the former from the power of the court exercised in this instance. The former common-law right of banking is now a franchise derived from the legislature and the Superintendent is the head of the department for the state regulation of such franchise. He is not a part of the judicial branch of the government. He does not take his office or derive any of his original powers from it. He is of the administrative branch of the government appointed by the Governor and confirmed by the Senate. He is a state officer and as such officer he is expressly clothed by the legislature with this power of liquidation. His possession is not that of the court.

“ But when the court undertook thus to order the Superintendent as a liquidator it reached out to direct a state officer in the discharge of statutory duties, involving discretion con-

ferred upon him, not the court, when he and not the court was in custody of the assets.

“This case does not present even the question of the power of the courts to require action by the Superintendent in his work of liquidation, but the question of the power of the court, as a court, *sua sponte* to order the Superintendent in his liquidation to sell all of the assets of the corporation at a specific time and at specific places. The court in effect has said to the Superintendent you are but my receiver and as such I direct you to sell all of the property of this corporation at a time and places now determined by me.

“As I have said, the liquidation contemplated and authorized by the banking law is not the result of any action or proceeding in court. Liquidation does not necessarily require nor imply judicial proceedings. The appointment of an officer to act in liquidation outside of judicial proceedings or apart from the judicial branch of the government is not open to objection as vesting him with judicial power. The statute naturally contemplates in a liquidation the propriety or necessity of a sale or of the disposition of the real or personal property. But it does not provide that the court, in course of these liquidation proceedings, may direct or order, at its own instance, a sale or disposition of the property. It is the Superintendent who is authorized, not the court, to sell or otherwise dispose of.

“The court made this drastic command upon accounts required by it and submitted to it in the proceedings for authority to pay this dividend of five per cent. (5%) and one proposed to be paid only out of cash in hand — not as the result of the final winding up of the corporation. There was no application for any sale, no action or proceeding that involved or required or justified an adjudication thereof — not even a proceeding to settle accounts.

“I am of the opinion that the court did not have the jurisdiction to make the part of the order appealed from upon a petition for a dividend, or upon the theory that the Superintendent was but its receiver and that it was in control of the assets of this insolvent bank.

“It seems to me that, by analogy, the Superintendent is not a receiver of the court perforce of the requirement as to sales of the assets, and that the court is not empowered thereby to order a sale upon its own initiative.

“It is not for the court to set itself above the judgment and discretion of administrative officers to whom the law commits a decision, for thereby the court but confronts its opinion with his opinion, and in the case at bar the opinion of the court is not only opposed to that of the officer but to that of a committee of depositors heard on this appeal. Such a committee naturally would not oppose any step that would, in its opinion, make for the relief of the depositors.”

### NEW SAVINGS BANK

NAME	Location	Certificate approved	Date of authorization
Flatbush Savings Bank.....	Brooklyn.....	Jan. 20, 1916	Feb. 14, 1916

### NEW TRUST COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Oneida County Trust Company..	Utica.....	Mar. 14, 1916	April 24, 1916	\$250,000
Erie County Trust Company....	East Aurora....	Mar. 24, 1916	May 2, 1916	100,000
Cortland Trust Company.....	Cortland.....	April 3, 1916	May 20, 1916	200,000
The Citizens Trust Company of Patchogue.....	Patchogue.....	April 11, 1916	June 5, 1916	100,000
Putnam County Trust Company.	Brewster.....	Feb. 11, 1916	June 7, 1916	100,000
The First Trust Company of Tonawanda.....	Tonawanda.....	July 17, 1916	July 19, 1916	500,000
Citizens Commercial Trust Company.....	Buffalo.....	Aug. 30, 1916	Aug. 30, 1916	1,150,000
The Yonkers Trust Company....	Yonkers.....	July 20, 1916	Oct. 31, 1916	150,000
Workers Trust Company.....	Johnson City...	Dec. 11, 1916	Dec. 21, 1916	100,000

## INCREASES OF CAPITAL — TRUST COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
Genesee Valley Trust Company.....	Rochester.....	Feb. 15, 1916	\$100,000
Central Trust Company of New York...	New York.....	June 6, 1916	2,000,000
Citizens' Commercial Trust Company...	Buffalo.....	Sept. 1, 1916	100,000
Buffalo Trust Company.....	Buffalo.....	July 21, 1916	250,000
Bankers Trust Company of Buffalo.....	Buffalo.....	Nov. 17, 1916	1,000 000
Columbia Trust Company.....	New York.....	Dec. 4, 1916	3,000 000
Madison County Trust and Deposit Company.....	Oneida.....	Dec. 5, 1916	100,000

## CHANGE OF NAME OF TRUST COMPANY

Jan. 28, 1916. Name of "Commonwealth Trust Company of Buffalo, N. Y." changed to "City Trust Company," effective on and after April 3, 1916.

## NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Guaranty Trust Company of New York.....	New York....	513 Fifth Avenue, Borough of Manhattan.
Franklin Trust Company..	Brooklyn....	1001 Wallabout Market, corner of Flushing and Washington Avenues, Borough of Brooklyn.
Guaranty Trust Company of New York.....	New York....	25 East Sixtieth Street, Borough of Manhattan.
Citizens Commercial Trust Company.....	Buffalo.....	Niagara and Tonawanda Streets, Buffalo, N. Y.
Citizens Commercial Trust Company.....	Buffalo.....	73 Forest Avenue, Buffalo, N. Y.
Citizens Commercial Trust Company.....	Buffalo.....	William and Sherman Streets, Buffalo, N. Y.
Guaranty Trust Company of New York.....	New York....	Paris, France.
Bankers Trust Company of Buffalo.....	Buffalo.....	447 Main Street, Buffalo, N. Y.
Citizens Commercial Trust Company.....	Buffalo.....	Corner of Grant and Ferry Streets, Buffalo, N. Y.
Bankers Trust Company of Buffalo.....	Buffalo.....	Corner of Delaware Avenue and Johnson's Park, Buffalo, N. Y.

## TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Guaranty Trust Company of New York.....	New York....	514 Fifth Avenue, Borough of Manhattan.
Citizens Commercial Trust Company.....	Buffalo.....	73 Forest Avenue, Buffalo, N. Y.
Franklin Trust Company..	Brooklyn.....	68 Washington Avenue, Borough o Brooklyn.

## TRUST COMPANY REFUSED

NAME	Location of proposed institution	Date of refusal
Kingston Trust Company.....	Kingston.....	Aug. 4, 1916

## NEW SAFE DEPOSIT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Power City Safe Deposit Corporation.....	Niagara Falls...	Dec. 27, 1915	Jan. 31, 1916	\$15,000

## NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Guaranty Safe Deposit Company	New York.....	25 East 60th st., Borough of Manhattan.

## INCREASE OF CAPITAL OF SAFE DEPOSIT COMPANY

NAME	Location	Date of approval of increase	Amount of increase
Guaranty Safe Deposit Company.....	New York.....	Aug. 10, 1916	\$100,000

## REDUCTION OF CAPITAL OF SAFE DEPOSIT COMPANY

NAME	Location	Date of approval of reduction	Amount of reduction
Mercantile Safe Deposit Company, The.....	New York.....	June 21, 1916	\$150,000

## PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
Fidelity Personal Loan Company.	New York.....	Mar. 14, 1916	April 6, 1916	\$10,000
City Personal Loan Company, Inc.	New York.....	June 8, 1916	July 19, 1916	10,000
Yonkers Personal Loan Company.	Yonkers.....	Oct. 18, 1916	Nov. 23, 1916	10,000
Westchester Provident Personal Loan Company.....	Mount Vernon..	Sept. 9, 1916	Nov. 23, 1916	10,000
Interborough Personal Loan Company.....	Brooklyn.....	Nov. 15, 1916	Dec. 11, 1916	10,000

## PERSONAL LOAN BROKERS AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
Abe H. Kavovits and Lillia Kavovitz (Abe H. & Lillia Kavovitz).	Port Chester....	Jan. 27, 1916	Mar. 9, 1916	\$5,000

## CHANGE OF NAME OF PERSONAL LOAN COMPANY

May 12, 1916. Name of "Equitable Personal Loan Company" changed to "Fourteenth Street Personal Loan Company," effective June 26, 1916.

## AUTHORIZATION OF PERSONAL LOAN COMPANIES REVOKED

NAME	Location	Date of revocation	Capital
Fidelity Credit Company.....	Buffalo, N. Y....	Mar. 17, 1916	\$10,000
Auburn Personal Loan Company, The.....	Auburn, N. Y....	Mar. 17, 1916	5,000

## INCREASE OF CAPITAL OF PERSONAL LOAN COMPANY

NAME	Location	Date of approval of increase	Amount of increase
Guardian Personal Loan Company.....	New York.....	May 12, 1916	\$50,000

## NEW INVESTMENT COMPANIES

NAME	Location	Certificate approved	Date of authorisation	Capital
Morris Plan Company of Syracuse, The.....	Syracuse.....	Jan. 28, 1916	Feb. 28, 1916	\$125,000
Bankers Commercial Corporation.	New York.....	Feb. 7, 1916	Feb. 29, 1916	500,000
Morris Plan Company of Buffalo.	Buffalo.....	Feb. 10, 1916	Mar. 31, 1916	200,000
Guaranty Securities Corporation.	New York.....	Mar. 17, 1916	April 1, 1916	500,000
S. W. Straus & Co., Incorporated.	New York.....	Mar. 8, 1916	April 24, 1916	250,000
Morris Plan Company of Schenectady, The.....	Schenectady....	June 12, 1916	June 20, 1916	100,000

## INCREASES OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
Guaranty Securities Corporation.....	New York.....	June 26, 1916	\$500,000
Morris Plan Company of New York.....	New York.....	Aug. 15, 1916	500,000

## NEW INVESTMENT COMPANY BRANCHES

NAME	Location	Location of new branch
The Morris Plan Company of New York.....	New York.....	A-Re-Co. Building, corner 149th street and Third ave., Borough of Bronx, New York, N. Y.
Morris Plan Company of New York.....	New York.....	Lincoln Building, 1 Union Square, Borough of Manhattan.

## INVESTMENT COMPANY MERGER

NAME	Location	Merged	Date of merger
New York Mortgage and Security Company.....	New York.....	Into New York Title Insurance Company under name "New York Title and Mortgage Company".....	June 21, 1916

## FUNDS OF CLOSED SAVINGS BANKS HELD BY THE BANKING DEPARTMENT

Funds belonging to former depositors of thirty-three closed savings banks continue to be held by this Department. During the year 1916 payments aggregating \$57.43 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of six closed institutions: the Bond Street Savings Banks, New York City; the Oriental



Savings Banks, New York City; the Third Avenue Savings Bank, New York City; the Guardian Savings Bank, Brooklyn; the Security Savings Bank, New York City and the Sixpenny Savings Bank, New York City.

Following is a statement giving the names of closed savings banks, the years they were chartered and closed, the rate per centum of dividends declared, unclaimed dividends deposited with the Superintendent of Banks, the amount disbursed to claimants, and the balance of unclaimed dividends:

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1869	1876	Abingdon Square Savings Bank.....	48	\$930 37	\$481 78	\$448 59
1860	1876	Bond Street Savings Bank, N. Y.....	86 5-8	21,132 88	10,487 34	10,645 54
1868	871	Bowling Green Savings Bank.....	35	3,994 29	19 56	3,974 73
1867	1875	Central Park Savings Bank.....	30	1,497 76	704 19	793 57
1857	1880	Central Savings Bank, Troy*.....	100	49 72	.....	49 72
1866	1880	Chautauqua County Savings Bank*..	100	2 24	.....	2 24
1870	1877	Clairmont Savings Bank.....	15	501 90	17 98	483 92
1868	1877	Clinton Savings Bank.....	68.169	831 91	81 14	750 77
1868	1877	Coxsackie Savings Institution*.....	100	258 82	19 60	238 72
1869	1884	Eleventh Ward Savings Bank*.....	100	1,833 19	147 25	1,685 94
1869	1880	Equitable Savings Institution*.....	100	150 49	45	150 04
1892	1899	Fulton County Savings Bank*.....	100	26 32	4 22	22 10
1868	1877	German Savings Bank of the Town of Morrisania.....	46 1-6	3,656 86	1,488 39	2,168 47
1866	1875	German Uptown Savings Bank.....	64	5,598 70	1,142 92	4,455 78
1904	1908	Guardian Savings Bank, Brooklyn*..	100	888 27	701 03	187 24
1871	1879	Haverstraw Savings Bank.....	75	596 04	327 21	268 83
1866	1880	Hope Savings Bank, Albany*.....	100	320 71	.....	320 71
1871	1880	Mechanics' Savings Bank, Brooklyn*.	100	329 39	.....	329 39
1852	1876	Mechanics and Traders' Savings Institution, New York.....	71	14,315 91	7,055 48	7,260 43
1865	1883	Morrisania Savings Bank*.....	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank.....	64	7,554 86	3,630 80	3,924 06
1869	1876	New Amsterdam Savings Bank.....	77	429 79	9 20	420 59
1874	1879	Newtown Savings Bank*.....	100	1 40	.....	1 40
1869	1877	Oriental Savings Bank, New York....	60½	2,255 50	299 35	1,956 15
1868	1880	Park Savings Bank, Brooklyn*.....	100	329 44	.....	329 44
1863	1875	People's Savings Bank, New York....	48 7-12	5,530 96	3,027 14	2,503 82
1869	1881	Port Jervis Savings Bank*.....	100	251 97	248 13	3 84
1867	1877	Saratoga Savings Bank.....	88	437 88	1 82	436 06
1868	1876	Security Savings Bank, New York....	61½	1,865 72	630 92	1,234 80
1854	1878	Sixpenny Savings Bank, New York...	85.55	39,319 89	12,646 28	26,673 61
1854	1875	Third Ave. Savings Bank, New York.	19	895 15	471 60	423 55
1870	1876	Trades Savings Bank, New York.....	15	547 32	3 72	543 60
1873	1878	Union Savings Bank, Saratoga Springs	6	180 89	36 17	144 72
Total.....			.....	\$117,358 78	\$44,354 55	\$73,004 23

\* Closed voluntarily.

## CAPITAL AND SURPLUS OF TRUST COMPANIES

The following table gives the titles, capital, book surplus and market value surplus of the trust companies which reported their condition to the Superintendent of Banks as of November 29, 1916:

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Adirondack Trust Company, The, Saratoga Springs...	\$100,000	\$180,692	\$233,843
Albany Trust Company, The, Albany.....	400,000	359,119	349,218
Astor Trust Company, New York City.....	1,250,000	1,501,952	1,960,780
Auburn Trust Company, Auburn.....	150,000	215,908	200,967
Bankers' Trust Company of Buffalo, Buffalo.....	1,000,000	507,211	542,760
Bankers' Trust Company, New York City.....	10,000,000	13,943,386	17,016,562
Broadway Trust Company, New York City.....	1,500,000	974,189	954,189
Brooklyn Trust Company, Brooklyn.....	1,500,000	3,823,711	4,398,423
Buffalo Trust Company, Buffalo.....	500,000	447,534	464,548
Central City Trust Company, Syracuse.....	300,000	324,851	324,765
Central Trust Company, New York City.....	5,000,000	16,460,775	16,460,775
Chemung Canal Trust Company, Elmira.....	600,000	600,184	613,903
Citizens' Commercial Trust Company, Buffalo.....	1,250,000	1,350,629	1,258,409
Citizens' Trust Company, Fredonia.....	100,000	72,627	67,627
Citizens' Trust Company of Patchogue, The, Patchogue	100,000	57,063	58,118
Citizens' Trust Company of Schenectady, N. Y., Schenectady.....	150,000	239,612	328,259
Citizens' Trust Company of Utica, N. Y., Utica.....	500,000	572,866	593,654
City Trust Company, Buffalo.....	500,000	335,606	413,396
Columbia Trust Company, New York City.....	2,000,000	8,386,086	8,591,024
Columbus Trust Company, Newburgh.....	100,000	156,413	166,864
Commercial Trust Company, New York City.....	500,000	168,401	195,188
Cortland Trust Company, Cortland.....	200,000	59,836	48,984
County Trust Company, White Plains.....	100,000	150,794	184,656
Empire Trust Company, New York City.....	1,500,000	1,532,749	1,602,916
Equitable Trust Company of New York, New York City.....	3,000,000	10,465,207	10,465,207
Erie County Trust Company, East Aurora.....	100,000	42,184	43,077
Farmers' Loan and Trust Company, New York City..	1,000,000	8,186,973	8,628,126
Fidelity Trust Company of Buffalo, Buffalo.....	500,000	520,929	539,153
Fidelity Trust Company, New York City.....	1,000,000	1,300,380	1,259,880
Fidelity Trust Company, Rochester.....	200,000	414,385	340,159
First Trust Company of Tonawanda, The, Tonawanda.	500,000	673,540	652,115
Franklin Trust Company, Brooklyn.....	1,000,000	1,375,711	1,445,185
Fulton Trust Company, New York City.....	500,000	696,079	721,724
Genesee Valley Trust Company, Rochester.....	500,000	228,677	221,495
Glens Falls Trust Company, Glens Falls.....	100,000	148,147	162,657
Guaranty Trust Company of New York, New York City.....	20,000,000	25,927,257	33,999,906
Hamilton Trust Company, Brooklyn.....	500,000	1,118,891	1,147,451
Hudson River Trust Company, Hudson.....	125,000	89,506	92,546
Hudson Trust Company, New York City.....	500,000	613,622	593,761
Huguenot Trust Company of New Rochelle, New Rochelle.....	150,000	80,648	78,845
Ithaca Trust Company, Ithaca.....	200,000	180,448	237,459

CAPITAL AND SURPLUS OF TRUST COMPANIES — *Concluded*

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Kings County Trust Company, Brooklyn.....	500,000	2,768,624	2,733,079
Lawyers' Title and Trust Company, New York City..	4,000,000	5,358,295	5,774,601
Lincoln Trust Company, New York City.....	1,000,000	513,102	501,253
Livingston County Trust Company, Geneseo.....	100,000	15,948	19,760
Madison County Trust and Deposit Company, Oneida.	100,000	80,399	90,399
Manufacturers' Trust Company, Brooklyn.....	1,000,000	430,516	406,226
Metropolitan Trust Company, New York City.....	2,000,000	5,405,616	5,484,384
Montgomery County Trust Company, Amsterdam....	200,000	129,280	142,641
Mount Vernon Trust Company, Mount Vernon.....	200,000	374,644	376,894
Mutual Trust Company of Westchester County, Port Chester.....	300,000	74,540	84,281
Nassau County Trust Company, Mineola.....	100,000	108,539	125,382
New Rochelle Trust Company, New Rochelle.....	200,000	95,876	120,904
New York Life Insurance and Trust Company, New York City.....	1,000,000	4,204,835	4,443,494
New York Trust Company, New York City.....	3,000,000	11,504,540	11,548,634
Niagara Falls Trust Company, Niagara Falls.....	100,000	216,969	216,969
Northern New York Trust Company, Watertown....	400,000	578,074	572,231
Northport Trust Company, Northport.....	100,000	57,431	56,893
Olean Trust Company, Olean.....	100,000	23,588	23,588
Oneida County Trust Company, Oneida.....	250,000	390,747	393,200
Orange County Trust Company, Middletown.....	100,000	363,129	307,300
People's Trust Company of Binghamton, Binghamton.	500,000	166,864	175,025
People's Trust Company, The, Brooklyn.....	1,000,000	1,722,030	1,722,030
Poughkeepsie Trust Company, Poughkeepsie.....	125,000	246,720	209,360
Putnam County Trust Company, Brewster.....	100,000	18,293	19,259
Queens County Trust Company, Jamaica.....	600,000	92,782	127,070
Rochester Trust and Safe Deposit Company, Rochester	500,000	925,290	942,707
Rockland County Trust Company, Nyack.....	100,000	51,102	53,454
Rome Trust Company, Rome.....	300,000	92,832	107,883
St. Lawrence Trust Company, Ogdensburg.....	100,000	25,350	28,452
Salamanca Trust Company, Salamanca.....	100,000	208,995	212,995
Schenectady Trust Company, Schenectady.....	250,000	473,767	522,244
Security Trust Company of Rochester, Rochester....	300,000	560,575	699,575
Security Trust Company of Troy, The, Troy.....	200,000	163,480	216,211
Suffolk County Trust Company, The, Riverhead.....	100,000	127,055	121,555
Syracuse Trust Company, Syracuse.....	500,000	722,702	699,668
Title Guarantee and Trust Company, New York City.	5,000,000	12,453,113	12,587,939
Transatlantic Trust Company, New York City.....	700,000	545,949	507,555
Troy Trust Company, The, Troy.....	200,000	76,899	64,672
Trust Company of Wyoming County, Warsaw.....	100,000	53,059	52,659
Trust and Deposit Company of Onondaga, Syracuse..	1,000,000	604,285	621,620
Union Trust Company of Albany, N. Y., The, Albany.	250,000	580,673	681,663
Union Trust Company of Jamestown, Jamestown....	300,000	210,344	260,612
Union Trust Company of New York, New York City..	3,000,000	5,942,173	5,942,173
Union Trust Company of Rochester, Rochester.....	500,000	628,622	571,141
United States Mortgage and Trust Company, New York City.....	2,000,000	4,462,836	4,738,695
United States Trust Company of New York, New York City.....	2,000,000	14,751,519	14,878,519
Utica Trust and Deposit Company, Utica.....	400,000	595,714	619,101
Westchester Trust Company, Yonkers.....	300,000	271,717	266,143
Yonkers Trust Company, Yonkers.....	150,000	71,445	74,486

## SAFE DEPOSIT COMPANIES

The following list gives the names, location and capital of the safe deposit companies as of January 1, 1917:

Name and location	Capital
Albany Safe Deposit and Storage Company, Albany.....	\$90,000 00
Astor Safe Deposit Company, New York City.....	100,000 00
Atlantic Safe Deposit Company, New York City.....	100,000 00
Bankers' Safe Deposit Company, New York City.....	100,000 00
Broadway Safe Deposit Company, New York City.....	100,000 00
Bronx Safe Depcsit Company, New York City.....	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn.....	100,000 00
Central Safe Deposit Company, Ossining.....	10,000 00
City Safe Deposit Company of Albany, N. Y.....	50,000 00
Colonial Bank Safe Deposit Company, New York City.....	100,000 00
Commercial Safe Deposit Company, New York City.....	100,000 00
Corrn Exchange Safe Deposit Company, New York City.....	300,000 00
County Safe Deposit Company White Plains.....	10,000 00
Empire City Safe Deposit Company, New York City.....	100,000 00
Empire Safe Deposit Company, New York City.....	100,000 00
Equitable Safe Deposit Company of New York, The.....	150,000 00
Farmers' Safe Deposit Company, The, New York City.....	100,000 00
Fifth Avenue Safe Deposit Company, New York City.....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York City.....	150,000 00
Greenwich Safe Deposit Company, New York City.....	100,000 00
Guaranty Safe Deposit Company, New York City.....	100,000 00
Hanover Safe Deposit Company, New York City.....	200,000 00
Hudson Safe Deposit Company, New York City.....	100,000 00
Knickerbocker Safe Deposit Company, New York City.....	100,000 00
Lincoln Safe Deposit Company, New York City.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Madison Safe Deposit Company, New York City.....	100,000 00
Mercantile Safe Deposit Company, New York City.....	300,000 00
Metropolitan Safe Deposit Company, New York City.....	100,000 00
Mount Vernon Safe Deposit Company, Mount Vernon.....	10,000 00
New Maiden Lane Safe Deposit Company, New York City.....	100,000 00
New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York City.....	150,000 00
New York Stock Exchange Safe Deposit Company, New York City..	100,000 00
Ossining Safe Deposit Company, Ossining.....	20,000 00
Power City Safe Deposit Corporation, Niagara Falls.....	15,000 00
Rockland County Safe Deposit Company, Nyack.....	10,000 00
Safe Deposit Company of New York, New York City.....	100,000 00
Security Safe Deposit Company of Brooklyn.....	100,000 00
Security Safe Deposit Company, Buffalo.....	150,000 00
Security Safe Deposit Company of Troy.....	50,000 00
Standard Safe Deposit Company, New York City.....	200,000 00
State Safe Deposit Company, New York City.....	100,000 00
Thirty-fourth Street Safe Deposit Company, New York City.....	225,000 00
Union Trust Safe Deposit Company, New York City.....	100,000 00
United States Safe Deposit Company, New York City.....	200,000 00
Woolworth Building Safe Deposit Company, New York City.....	100,000 00
	<hr/>
	<b>\$6,000,000 00</b>

### CONDITION OF THE SAFE DEPOSIT COMPANIES

Arranged in comparative form, the various items of resources and liabilities of the safe deposit companies reporting to the Superintendent of Banks, as of the first day of January in each of the last three years are as follows:

RESOURCES	1915	1916	1917
Bonds and mortgages.....	\$141,600	\$272,250	\$268,625
Stock and bond investments.....	2,448,570	2,118,982	2,472,548
Real estate.....	2,432,935	2,433,128	2,430,863
Vaults and safes.....	3,069,971	3,077,583	3,087,553
Furniture and fixtures.....	181,925	166,785	76,505
Loans on collateral.....	1,000	1,000	700
Cash deposited.....	304,738	573,780	275,183
Cash on hand.....	2,189	2,787	3,662
Safe rentals due and accrued.....	62,134	71,259	68,710
Silver storage due and accrued.....	31,966	33,551	34,419
Warehouse storage due and accrued.....	134,744	130,189	142,376
Tin boxes on hand.....	.....	.....	241
Other assets.....	43,485	31,307	39,115
Add for cents.....	4	5	5
Totals.....	\$8,855,261	\$8,912,606	\$8,900,505
LIABILITIES			
Capital stock.....	\$6,035,000	\$6,135,000	\$6,000,000
Excess of assets over liabilities.....	1,609,788	1,820,967	2,016,041
Loans secured by bond and mortgage.....	970,000	670,000	670,000
Other loans.....	69,850	111,500	27,200
Interest due and accrued on loans.....	6,804	6,327	5,402
Expenses incurred but unpaid.....	10,865	11,133	10,733
Other liabilities.....	152,952	157,677	171,127
Add for cents.....	2	2	2
Totals.....	\$8,855,261	\$8,912,606	\$8,900,505

### SECURITIES HELD IN TRUST

The securities held in trust by the Superintendent of Banks on the first day of January, 1917, for the protection of the depositors with and creditors of the several trust companies and of two investment companies which are engaged in the business of receiving deposits, were as follows:

United States 2 per cent bonds.....	\$2,000 00
New York State 3 per cent bonds.....	206,000 00
New York State 4 per cent bonds.....	213,000 00
New York State 4½ per cent bonds.....	35,000 00
New York State 4¾ per cent bonds.....	247,000 00
New York County 3.3 per cent bonds.....	50,000 00
New York City 2½ per cent bonds.....	330,000 00
New York City 3 per cent bonds.....	678,000 00
New York City 3½ per cent bonds.....	2,591,500 00
New York City 4 per cent bonds.....	863,500 00
New York City 4½ per cent bonds.....	3,722,000 00
New York City 4¾ per cent bonds.....	1,571,500 00
Brooklyn City 3½ per cent bonds.....	240,000 00

Niagara Falls City 4 per cent bonds.....	\$30,000 00
Rochester City 3½ per cent bonds.....	80,000 00
Long Island City 3½ per cent bonds.....	10,000 00
Middletown City 3½ per cent bonds.....	20,000 00
Albany City 3½ per cent bonds.....	45,000 00
Albany City 4 per cent bonds.....	16,500 00
Jamestown City 4 per cent bonds.....	46,000 00
Jamestown City 4½ per cent bonds.....	5,000 00
Cohoes City 3½ per cent bonds.....	2,000 00
Utica City 4 per cent bonds.....	8,000 00
Utica City 4½ per cent bonds.....	25,000 00
Buffalo City 3½ per cent bonds.....	61,000 00
Buffalo City 4 per cent bonds.....	20,000 00
Buffalo City 4½ per cent bonds.....	106,000 00
Rome City 4 per cent bonds.....	10,000 00
Little Valley Village 4.95 per cent bonds.....	4,190 40
Bonds and mortgages.....	177,500 00
<b>Total.....</b>	<b>\$11,414,690 40</b>

### STEADY GAIN IN TOTAL RESOURCES OF INSTITUTIONS

The total resources of the savings banks, trust companies and safe deposit companies of the State of New York on the first day of January in each year for the last twenty years, and of the State banks of deposit and discount as reported on the date nearest thereto, were:

#### TOTAL RESOURCES

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1898, January 1.....	\$869,751,244 02	\$324,766,619	\$483,739,925	\$5,116,362 15
1899, January 1.....	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1.....	1,000,209,099 51	366,304,182	672,190,671	5,269,271 04
1901, January 1.....	1,066,019,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1.....	1,131,584,624 00	421,616,408	969,403,911	5,663,016 97
1903, January 1.....	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1.....	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1.....	1,311,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1.....	1,405,800,904 84	*522,616,915	1,312,799,130	7,419,085 95
1907, January 1.....	1,464,950,833 40	*567,986,011	1,365,245,430	8,113,235 04
1908, January 1.....	1,465,295,677 92	509,680,073	1,012,747,930	8,375,569 53
1909, January 1.....	1,536,610,547 64	*614,707,421	1,477,575,489	9,352,822 12
1910, January 1.....	1,628,916,868 60	*610,421,807	1,604,203,727	9,583,960 78
1911, January 1.....	1,695,650,793 54	*610,142,579	1,515,453,650	8,621,722 91
1912, January 1.....	1,780,862,290 05	611,632,378	†1,690,075,954	8,094,038 15
1913, January 1.....	1,861,783,753 58	617,063,267	†1,598,555,823	8,658,127 40
1914, January 1.....	1,926,334,331 76	625,806,406	†1,574,666,207	8,964,583 83
1915, January 1.....	1,912,204,573 92	648,234,361	†1,740,598,437	8,855,261 45
1916, January 1.....	1,974,046,375 62	793,428,884	†2,532,892,786	8,912,606 17
1917, January 1.....	2,139,299,037 51	*901,845,248	†2,744,317,081	8,900,505 99

\* November; the other bank reports called in December. The increase in resources of these four classes of institutions during the year 1916 was \$485,081, 220.71.

† December. ‡ November.

The total resources of private bankers December 24, 1914, was \$18,462,092; December 31, 1915, was \$14,110,555; November 29, 1916, was \$16,070,993.



## LIQUIDATION OF CLOSED INSTITUTIONS

## CARNEGIE TRUST COMPANY

During 1916 various assets were adjusted or collections made thereon so as to permit since the close of the year, the payment of an additional 4 per cent. dividend to the depositors of the Carnegie Trust Company, thus bringing the total amount of dividends paid to date up to 44 per cent. The payment of the additional 4 per cent. resulted in the disbursement of approximately \$277,114. Dividends amounting to \$163,502.87, representing accrued dividends of 40 per cent., were paid during 1916 on claims allowed. With the payment of the 4 per cent. recently ordered, the total amount paid to creditors of this institution now aggregates \$3,805,468.76.

The rejected claims on January 1, 1916, amounted to \$635,374 of which \$589,000 was claimed as preference. Rejected claims on December 31, 1916 totalled \$62,651, made up of preferred claims of \$1,359 and general claims of \$61,292. The difference between the rejected claims as of January 1, 1916, and December 31, 1916 shows a reduction during the year of \$572,723. The balance due on allowed claims as of December 31, 1916 is \$4,156,686.02. At the close of the past year, the gross amount of general claims allowed, less offsets, was \$6,927,553.80. On the same date unproven and unallowed claims appearing on the books of the company amounted to \$8,163.

Several important legal actions in which the Carnegie Trust Company was the plaintiff have been prosecuted to a conclusion, and steps are now being taken to collect on the judgments. The most important action involving the substantial interests of the depositors is the so-called stockholders' suit. After many appeals which resulted favorably to the Superintendent of Banks, this action wherein it is sought to recover \$1,500,000, the amount of the statutory stock liability, was finally tried in November last, but as yet no decision has been handed down. However, just prior to the trial, a settlement was consummated with one of the largest stockholders, who paid in, in cash, his full liability of \$74,500.

The extensive litigation that has been carried on for a considerable time against the Carnegie Trust Company by Jacques Lebaudy has been brought to a close by Mr. Lebaudy's abandon-

ment of the appeal from the decision of the Supreme Court, which was in favor of the contention of the Superintendent of Banks.

The percentage cost of liquidation of this company up to the close of 1916, based upon its book assets on January 7, 1911, the date the Superintendent of Banks took possession, is 4.287 per cent.

#### BINGHAMTON TRUST COMPANY

The Court of Appeals has just rendered a final decision in the action instituted by William Gregory, as Trustee in Bankruptcy of Knapp Bros., against the Binghamton Trust Company, affirming a judgment against the Trust Company.

Efforts of the Superintendent of Banks to dispose of a coal mine owned by this liquidation, located at Belspring, Va., and consisting of approximately 4,000 acres, have been without success, but it is hoped that during the ensuing year a sale will be made.

An assessment of 100 per cent. made by the Superintendent of Banks against the stockholders of this company has resulted in the collection to date of \$107,275.96. An action to recover the balance upon the capital stock of \$300,000 was tried before Supreme Court Justice George McCann and a decision obtained in favor of the Trust Company. Judgment roll is now in course of preparation and judgment will be entered upon its completion.

The Binghamton Trust Company was closed on April 9, 1909, and has paid to creditors three dividends aggregating 70 per cent. The cost of this liquidation to the close of the year 1916 was 3.90 per cent.

#### LAFAYETTE TRUST COMPANY

The liquidation of this institution has been delayed by the long and bitterly contested litigation to recover from the stockholders the statutory stock liability. This action was commenced in November, 1911, and has been opposed from the outset. Some fifty-eight defendants demurred to the complaint. The demurrers were overruled by Supreme Court Justice Frederick E. Crane, sitting at Special Term, on July 11, 1912, and an appeal was taken to the Appellate Division which affirmed the decision of the Special Term. Thereafter, a further appeal was taken to the Court of Appeals, which sustained the lower courts and held the complaint good. Subsequently, some eighty-two defendants answered the complaint.



A supplemental summons and complaint was filed August 23, 1912, and a second supplemental summons and complaint was filed January 1, 1916, for the purpose of bringing in representatives of deceased defendants. The action was tried before Justice Benedict, sitting at Special Term, in May, June and September of last year. At the close of the plaintiff's case the defendant moved to dismiss the complaint, which motion was denied.

In November of last year, motions were made to set aside the service of the summons upon four defendants. The motion was sustained as to one defendant and denied as to three. Appeals have been taken to the Appellate Division in each case. In the main case, findings have been prepared and presented to Justice Benedict.

Efforts are being made to dispose of the remaining assets of this liquidation with a view to paying another dividend. Since taking possession of this institution by the Superintendent of Banks on November 30, 1908, dividends aggregating 55 per cent. have been paid to creditors. The percentage cost of liquidation up to the close of the past year was 5.90 per cent.

#### WASHINGTON SAVINGS BANK

During the past year sufficient assets of this liquidation were disposed of to permit the payment of an additional dividend of 2 per cent. to creditors. This dividend is expected to be paid at an early date, bringing the total dividends paid since the institution was closed on December 28, 1910, up to 63 per cent.

During the past year the Appellate Division, First Department, sustained the decision of the lower court which held that the savings bank was entitled to hold four mortgages claimed by the Northern Bank in liquidation. These mortgages have an approximate face value of \$69,923. An appeal to the Court of Appeals has been taken which will be argued with all possible speed. Should this decision be affirmed by the Court of Appeals, sufficient cash will be available for an additional dividend for the creditors of the savings bank. The Washington Savings Bank was taken over by this Department on December 28, 1910. This institution has been liquidated up to the close of the past year at a percentage cost of 4.88 per cent.

## STATE SAVINGS BANK

Practically all the remaining assets of this bank were disposed of during the past year. Enough cash was realized to permit the payment since the close of the year of a sixth dividend of approximately 11 per cent., making a total of 65 per cent. paid to creditors since the bank was closed on December 1, 1911. It is expected that the ensuing year will see the affairs of this bank terminated and a final dividend paid.

## NEW YORK MORTGAGE COMPANY

The New York Mortgage Company was closed by the Superintendent of Banks on June 29, 1912. Its affairs were interwoven with the business of the Industrial Savings and Loan Company and the Columbia Real Estate Company, both of which companies went into liquidation at the same time.

Practically all of the investments of the New York Mortgage Company were in real estate securities covering property in Bergen county, New Jersey, mostly vacant lots. The mortgages have been foreclosed and the titles to real estate obtained. A considerable number of sales have been made and it is planned to pay another substantial dividend in the near future. It is expected that during 1917, practically all of the assets will be disposed of.

## PAYMENT OF DIVIDENDS

The following table shows the names of closed institutions and private bankers, date of suspension, number of dividends paid, when payments were made to creditors and per cent of dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid		
		Date		Per cent
Lafayette Trust Company.....	Nov. 30, 1908	1	May 1, 1909	10
		2	Oct. 1, 1909	20
		3	May 1, 1910	10
		4	July 15, 1911	10
		5	Aug. 11, 1913	5
Binghamton Trust Company.....	April 9, 1909	1	Sept. 1, 1909	50
		2	Feb. 1, 1910	10
		3	Sept. 1, 1910	10

PAYMENT OF DIVIDENDS — *Continued*

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent
Borough Bank.....	April 7, 1910	1 Oct. 2, 1911	10
		2 July 10, 1916	6
European-American Bank.....	Aug. 6, 1910	1 Dec. 21, 1910	60
		2 Feb. 15, 1912	15
		3 June 3, 1913	6
Bank of Wayne.....	Nov. 9, 1910	1 April 1, 1911	50
		2 July 15, 1911	25
		3 Mar. 19, 1913	15
Washington Savings Bank.....	Dec. 28, 1910	1 May 15, 1911	50
		2 Dec. 26, 1912	8
		3 Oct. 22, 1914	3
Knickerbocker Savings and Loan Company....	May 20, 1911	1 Oct. 27, 1911	25
		2 Dec. 1, 1911	15
		3 Oct. 19, 1914	8
Newmark-Dwinker Co-operative Savings and Loan Association.....	July 13, 1911	.....	.....
Afro-American Investment and Building Company.....	July 13, 1911	1 May 13, 1912	18
		2 Oct. 7, 1913	25
Carnegie Safe Deposit Company.....	Sept. 23, 1911	1 June 12, 1912	42.63
		2 Aug. 11, 1913	7.37
		3 June 14, 1916	11
Sea Cliff Bank.....	Nov. 23, 1911	1 Mar. 14, 1912	80
		2 Feb. 10, 1913	9
Excelsior Building and Loan Association.....	Jan. 30, 1912	1 May 5, 1913	*
Universal Trust Company.....	Feb. 16, 1912	.....	.....
Woodlawn Bank.....	Oct. 29, 1912	1 April 7, 1913	75
		2 Dec. 30, 1913	10
Empire Savings and Loan Association.....	July 29, 1912	1 Oct. 22, 1914	10
State Savings Bank.....	Dec. 1, 1911	1 Mar. 30, 1912	15
		2 July 20, 1912	15
		3 Oct. 5, 1912	10
		4 Oct. 27, 1914	4
		5 June 17, 1915	10
Northern Bank of New York.....	Dec. 27, 1910	1 April 17, 1911	50
		2 Nov. 24, 1911	10
		3 Nov. 15, 1915	5
		4 Nov. 14, 1916	5
Carnegie Trust Company.....	Jan. 7, 1911	1 May 26, 1911	25
		2 Oct. 31, 1912	10
		3 Oct. 29, 1915	5
Union Bank.....	April 5, 1910	1 Aug. 1, 1916	5
Industrial Savings and Loan Company.....	June 29, 1912	1 *Dec. 13, 1913	15
		2 Oct. 26, 1914	10
		3 Dec. 10, 1915	10
New York Mortgage Company.....	June 29, 1912	1 Oct. 30, 1914	12
General creditors:		2 Oct. 28, 1915	21
State Bank of Pike.....	Jan. 15, 1912	.....	†100
Bank of Cape Vincent.....	May 4, 1915	1 Feb. 21, 1916	50

PAYMENT OF DIVIDENDS — *Concluded*

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent
PRIVATE BANKERS			
Adolf Mandel.....	Aug. 3, 1914	1 Feb. 9, 1915	10
		2 July 19, 1916	5
Deutsch Brothers.....	July 31, 1914	1 Mar. 1, 1915	20
		2 Dec. 23, 1915	15
A. L. Schwenk, successor to A. Grochowski & Company.....	July 23, 1914	1 Dec. 16, 1914	15
		2 Oct. 26, 1915	5
		3 Sept. 30, 1916	5
Abraham L. Kass.....	Nov. 30, 1914	1 April 29, 1915	15
		2 Mar. 3, 1916	10
		3 Sept. 12, 1916	10
Max Kobre's Bank, N. Y. branch.....	Aug. 4, 1914	1 Dec. 21, 1914	10
		2 Mar. 21, 1915	10
		3 July 11, 1916	5
Max Kobre's Bank, Brooklyn branch.....	Aug. 4, 1914	1 Dec. 21, 1914	10
		2 Nov. 29, 1915	15
		3 Dec. 18, 1916	15

\* General creditors paid in full.

† And interest.

## TOTAL DIVIDENDS PAID

Dividends aggregating \$2,358,468 were paid to creditors of defunct institutions and private bankers from December 31, 1915, up to the time of the submission of this report. The following table shows the detail:

*Dividends in 1916*

Borough Bank, July 10, 1916, 6 per cent.....	\$56,535 60
Carnegie Safe Deposit Company, June 14, 1916, 11 per cent.....	51,506 43
Northern Bank, November 14, 1916, 5 per cent.....	276,213 38
Union Bank, August 1, 1916, 5 per cent.....	168,826 05
Bank of Cape Vincent, February 21, 1916, 50 per cent.....	34,995 02
Adolf Mandel, July 19, 1916, 5 per cent.....	94,137 00
L. W. Schwenk, September 30, 1916, 5 per cent.....	33,765 23
Max Kobre, New York, July 11, 1916, 5 per cent.....	115,156 74
Max Kobre, Brooklyn, December 18, 1916, 15 per cent.....	169,000 00
Greenpoint Polish Co-operative Savings & Loan Association, August 4, 1916, 7 per cent.....	3,515 81

Harbor & Suburban Building and Savings Association, January 7, 1916, 7.181 per cent.....	\$4,272 75
A. L. Kass, March 3, 1916, 10 per cent.....	121,797 44
A. L. Kass, September 12, 1916, 10 per cent.....	121,793 75
	<hr/>
	\$1,251,515 20
	<hr/>

*Dividends Declared Prior to 1916 But Paid During 1916*

A. L. Kass, declared April 29, 1915, 15 per cent.....	\$11,692 48
Deutsch Bros., declared March 1, 1915, 20 per cent.....	2,718 80
Deutsch Bros., declared December 23, 1915, 15 per cent.....	32,554 00
Adolf Mandel, declared February 9, 1915, 10 per cent.....	4,642 00
Max Kobre, New York, declared December 21, 1914, 10 per cent....	2,334 14
Max Kobre, New York, declared March 21, 1915, 10 per cent.....	4,831 01
Max Kobre, Brooklyn, declared December 21, 1914, 10 per cent....	111,231 21
Carnegie Trust Company, declared May 26, 1911, 25 per cent.....	102,189 29
Max Kobre, Brooklyn, declared November 29, 1915, 15 per cent....	169,860 45
Carnegie Trust Company, declared October 31, 1912, 10 per cent....	40,875 72
Carnegie Trust Company, declared October 29, 1915, 5 per cent.....	20,437 86
	<hr/>
	\$503,366 96
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*Dividends Paid Since Close of the Year*

Since the close of the year dividends have been paid to the depositors of the following institutions:

Bank of Wayne, February 9, 1917, 3.22 per cent.....	\$1,551 81
State Savings Bank, January 17, 1917, 11 per cent.....	20,366 81
Industrial Savings & Loan Co., February 10, 1917, 10 per cent.. . .	240,270 62
Carnegie Trust Company, February 23, 1917, 4 per cent.....	277,114 15
Borough Bank of Brooklyn, February 26, 1917, 7 per cent.....	64,282 63
	<hr/>
	\$603,586 02
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It is expected that in the near future, dividends will be paid to the depositors of the Washington Savings Bank, Seacliff Bank and the New York Mortgage Company and the following private bankers: Adolf Mandel, L. W. Schwenk and Oliner Bros.

DEFUNCT INSTITUTIONS DISSOLVED OR COMPLETED

The affairs of two defunct institutions were brought to a close during the past year. They were the Greenpoint Polish Cooperative Savings and Loan Association, which was closed on September 2, 1911, and the Harbor & Suburban Building and Savings Association which had been in liquidation since March 13, 1909.

The following table gives the list of institutions which have been dissolved or completed and final dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid		
		Date		Per cent
Union Dime Permanent Loan Association . . . . .	April 1, 1909	1	Sept. 1, 1910	50
		2	Dec. 21, 1910	15
		3	Jan. 7, 1913	10
		4	Mar. 31, 1914	9
Completed March 31, 1914				
Nineteenth Ward Co-operative Savings and Loan Association . . . . .	July 15, 1909	1	Sept. 30, 1910	62.69
Completed September 30, 1910				
Williamsburgh Co-operative Savings and Loan Association . . . . .	Aug. 19, 1909	1	Feb. 9, 1914	36.55
Dissolved February 9, 1914				
Birkbeck Investment, Savings and Loan Company of America . . . . .	Dec. 27, 1912	1	July 29, 1914	100
Dissolved July 29, 1915				
Popular Banking, Savings and Loan Association . . . . .	Mar. 29, 1912	1	Oct. 20, 1914	286.2
Dissolved October 20, 1914				
Greenpoint Polish Co-operative Savings and Loan Association . . . . .	Sept. 2, 1911	1	April 4, 1912	20
		2	May 9, 1912	12
		3	Feb. 20, 1914	28
		4	Aug. 4, 1916	7
Dissolved July 17, 1916				
Harbor and Suburban Building and Savings Association . . . . .	Mar. 13, 1909	1	Sept. 20, 1910	9.36
		2	Jan. 7, 1916	7.181
Completed January 7, 1916				

CONCLUSION

I again wish to emphasize the necessity of co-operation between government agencies and business interests. Such co-operation is necessary in preparing to meet present and future financial problems. After nearly three years of supervising institutions under the jurisdiction of the New York State Banking Department, with nearly \$6,000,000,000 of resources, I believe that the solution of

most of our problems lies in a system of complete co-operation between banks and the state — co-operation between the state and every officer and director of banks under its supervision, with the encouragement of closer understanding and co-operation between banks and their depositors. I believe that the present system of banking should be developed and improved but not substantially changed.

Respectfully submitted,

EUGENE LAMB RICHARDS

*Superintendent of Banks.*

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# APPENDIX

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**DETAILED STATEMENT**  
**OF THE**  
**Condition of the Savings Banks**  
**AND**  
**INSTITUTIONS FOR SAVINGS IN THIS STATE**  
**ON THE**  
**First Day of January, 1917, as Compiled from Their Reports**  
**to the Superintendent of Banks**

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[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

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ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street: incorporated 1850]

JOHN E. WALKER, President. WILLIAM S. HACKETT, Treasurer.  
GEORGE H. THACHER, Vice-President. FRANK H. WILLIAMS, Asst. Treasurer.  
JAMES W. COX, Vice-President.

TRUSTEES

JOHN E. WALKER, P. N. BOUTON, FRED'K W. KELLEY,  
JAMES W. COX, WILLIAM S. DYER, WILLIAM T. MAYER,  
GEORGE H. THACHER, JOHN A. DELEHANTY, FRANK C. HERRICK,  
ALBERT HESSBERG, CHARLES H. SABIN, E. PALMER GAVIT,  
JONAS H. BROOKS, C. L. A. WHITNEY, WM. J. NELLIS,  
EDWARD J. GALLIEN, WILLIAM S. HACKETT, HORACE S. BELL.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$7,497,742 26  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$436,000 00	\$458,405 01	\$458,075 00	
Cities in this State.....	585,500 00	611,628 97	604,971 00	
Counties in this State.....	87,000 00	91,417 07	90,120 00	
Towns in this State.....	184,500 00	191,227 79	192,588 70	
Villages in this State.....	346,231 04	352,805 44	360,826 50	
School districts in this State	259,000 00	268,159 79	273,202 67	
Railroad mortgage bonds....	2,622,000 00	2,819,445 28	2,671,750 00	
	<u>\$4,520,231 04</u>	<u>\$4,794,089 35</u>	<u>\$4,651,533 87</u>	4,651,533 87
Banking house and lot, book value, \$105,000; cost, \$155,000; actual cash value.....				105,000 00
Cash on deposit in banks or trust companies.....				337,393 71
Cash on hand.....				83,970 84
Total of collectible interest.....				122,908 48
Amount of all other assets, viz.: Accrued rents.....				2,105 00
				<u>\$12,800,654 16</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$11,850,273 00
Dividends credited or to be credited for the six months ending with December 31, 1916.....	227,598 01
	<u>\$12,077,871 01</u>
Surplus on market value.....	722,783 15
	<u>\$12,800,654 16</u>
Surplus on par value, \$591,480.32.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$410,871 05
From depositors, not including dividends credited.....	2,753,240 54
From interest on loans, deposits and investments.....	588,101 57

From rents from banking house.....	\$13,194 50
From mortgages .....	829,615 85
From redemption of stocks and bonds.....	71,108 88
From stocks and bonds sold (total par value, \$203,300)....	200,807 01
From all other sources, viz.:	
Profit on bonds sold.....	\$1,336 49
Satisfaction judgment of deficiency.....	200 00
Old bank fixtures sold.....	147 00
	<u>1,683 49</u>
	<u><u>\$4,868,622.89</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,531,868 32
For loans on bonds and mortgages.....	1,248,580 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$636,100).....	623,800 92
For interest (other than dividend payments to depositors)...	4,472 16
For current expenses of the bank, viz.:	
For salaries .....	\$16,602 00
For taxes: Banking house, \$4,068.11; surplus, \$3,958.32; on mortgages, \$25.....	8,051 42
For expenses, except taxes, of banking house:	
Repairs .....	827 90
Insurance .....	386 15
Other .....	5,085 32
For other expenses, not including expenses of other real estate nor other expenses of banking house....	7,634 14
	<u>38,536 94</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	421,364 55
	<u><u>\$4,868,622.89</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	14,979
Number of accounts opened or reopened during the year....	2,315
Number of accounts closed during the year.....	1,715
Amount deposited during the year, not including dividends credited for that period.....	\$2,753,240 54
Amount withdrawn during the year.....	2,531,868 32
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$221,298 16
January 1, 1917 .....	227,598 01
	<u>448,896 17</u>
Average amount of each account January 1, 1917.....	791 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$586,456 51
Total expenses of the bank for the year 1916.....	38,536 94
Dividends paid to depositors for the year 1916.....	448,896 17
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u><u>99,023 40</u></u>

**2. ALBANY COUNTY SAVINGS BANK, ALBANY**

[88 State street; incorporated 1874]

SETH WHEELER, President.  
F. C. CURTIS, Vice-President.WM. N. S. SANDERS, Treasurer.  
C. E. BYRON, Assistant Treasurer.  
HENRY H. KOHN, Secretary.**TRUSTEES**FREDERIC C. CURTIS,  
SETH WHEELER,  
WM. N. S. SANDERS,  
JOHN R. CARNELL,  
WILLIAM SMITH,  
JAMES B. LYON,HENRY R. WRIGHT,  
MALCOLM S. FEAREY,  
WM. L. VISSCHER,  
JAMES MILWAIN,  
CHAS. R. SUTHERLAND,  
GEORGE A. WHITE,N. B. VANDERZEE,  
RICHARD STEPHENS,  
HENRY H. KOHN,  
EDWARD W. RANKIN,  
JOHN T. D. BLACKBURN.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$6,915,814 94

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$100,000 00	\$102,656 25	\$106,000 00
State of Massachusetts .....	250,000 00	260,417 50	239,100 00
Cities in other States.....	235,000 00	237,619 30	230,400 00
Cities in this State.....	1,184,500 00	1,232,450 38	1,196,000 00
Counties in this State.....	229,000 00	233,479 29	233,710 00
Villages in this State.....	10,000 00	10,000 00	9,600 00
School districts in this State	300 00	300 00	300 00
Railroad mortgage bonds ..	878,000 00	963,220 87	825 230 00

\$2,886,800 00	\$3,040,143 59	\$2,840,340 00
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2,840,340 00

Banking house and lot, book value, \$225,000; cost, \$225,000;  
actual cash value.....

225,000 00

Other real estate, book value, \$8,258.20; cost, \$8,258.20; actual  
cash value .....

8,258 20

Cash on deposit in banks or trust companies.....

416,260 17

Cash on hand.....

14,142 93

Total of collectible interest.....

161,247 08

\$10,581,063 32**LIABILITIES**

Amount due depositors, viz.: Principal..... \$9,784,945 16

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917.... \$94,891 34

Expenses incurred, but unpaid:

Advertising . . . . . 512 19

Lighting . . . . . 48 78

95,452 31

Surplus on market value.....

700,665 85

\$10,581,063 32

Surplus on par value, \$747,125.85.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**Cash on hand and in banks or trust companies January 1, 1916,  
before transactions of the day.....

\$478,111 94

From depositors, not including dividends credited.....

2,889,866 52

From interest on loans, deposits and investments.....

466,799 75

From rents from banking house.....

4,650 46

From mortgages .....

1,225,331 33

From redemption of stocks and bonds.....

14,800 00

From real estate sold.....

8,305 94

From all other sources, viz.: Cash over.....

2 51

\$5,087,868 45

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,370,731 80	
For loans on bonds and mortgages.....	1,868,382 53	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$350,000).....	357,888 84	
For interest (other than dividend payments to depositors) ..	3,035 18	
For current expenses of the bank, viz.:		
For salaries ..	\$18,350 86	
For taxes: Banking house, \$4,130.32; surplus, \$5,737.27 ..	9,867 59	
For expenses, except taxes, of banking house:		
Repairs ..	316 57	
Insurance ..	133 48	
Other ..	2,702 81	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	9,398 30	
		40,769 61
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		16,564 14
Other payments, viz.:		
Advances for insurance, redating search, etc.....	\$90 25	
Cash short ..	3 00	
		93 25
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		430,403 10
		<u>\$5,087,868 45</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	13,602
Number of accounts opened or reopened during the year....	3,086
Number of accounts closed during the year.....	1,981
Amount deposited during the year, not including dividends credited for that period.....	\$2,889,886 52
Amount withdrawn during the year.....	2,370,731 80
Amount of dividends credited and paid for the year, viz.:	
April 1, 1916 ..	\$175,888 05
October 1, 1916 ..	184,079 78
	<u>359,967 83</u>
Average amount of each account January 1, 1917.....	719 37
Rate per cent. of dividends to depositors during the six months ending April 1, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending October 1, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$476,510 11
Total expenses of the bank for the year 1916.....	40,790 89
Dividends paid to depositors for the year 1916.....	359,967 83
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>75,751 39</u>

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1856]

MARTIN T. NACHTMANN, President. MATTHEW J. WALLACE, Vice President.  
ALDEN CHESTER, Vice-President. JOSEPH GUARDENIER, Treasurer.  
LEMUEL B. WILMARTH, Asst. Treas.

TRUSTEES

JOHN J. GALLOGLY,	THOMAS E. FINEGAN,	JAMES H. MEAD,
MATTHEW J. WALLACE,	M. T. NACHTMANN,	JOSEPH GUARDENIER,
JACOB S. FRIEDMAN,	W. S. VAN DERZEE,	HUGH A. ARNOLD,
D. C. SLINGERLAND,	LESTER H. HELMES,	GEORGE B. RUSSELL,
ALDEN CHESTER,	FRED'K W. CAMERON,	HENRY H. BENNETT,
CHARLES H. TURNER,	ARTHUR T. PALMER,	CHAS. H. HAHN.
JOHN A. BECKER,		

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,210,317 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States .....	\$188,620 00	\$200,685 30	\$197,332 30	
Cities in this State .....	357,717 50	377,808 81	371,248 93	
Counties in this State .....	12,000 00	12,130 90	11,930 00	
Towns in this State .....	50,175 00	52,416 65	52,463 77	
Villages in this State .....	190,917 04	195,584 78	191,597 82	
School districts in this State	109,780 00	114,732 35	115,403 20	
Railroad mortgage bonds ...	547,000 00	594,077 60	519,050 00	
	<u>\$1,456,209 54</u>	<u>\$1,547,436 39</u>	<u>\$1,459,026 02</u>	1,459,026 02
Banking house and lot, book value,\$44,148.78; cost, \$44,148.78;				
actual cash value.....				44,148 78
Cash on deposit in banks or trust companies.....				174,103 45
Cash on hand .....				4,952 94
Total of collectible interest.....				60,762 60
Amount of all other assets, viz.: Rents accrued.....				50 00
				<u>\$3,953,361 29</u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$3,638,471 08
Other liabilities, viz.:	
Dividends accrued on deposits to January 1, 1917....	\$34,565 48
Expenses incurred, but unpaid:	
Taxes on banking house accrued.....	1,114 55
Taxes on par value surplus accrued .....	1,121 34
Elevator rent accrued .....	112.50
	<u>36,913 87</u>
Surplus on market value.....	277,976 34
	<u>\$3,953,361 29</u>

Surplus on par value, \$275,159.86.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$142,718 46
From depositors, not including dividends credited.....	1,131,312 72
From interest on loans, deposits and investments.....	170,178 09
From rents from banking house.....	952 28
From mortgages.....	153,175 00
From redemption of stocks and bonds.....	52,791 55

## From all other sources, viz.:

Cash over .....	\$12 76	
Insurance premiums advanced, refunded.....	47 00	
Mortgage recording tax, refunded .....	9 00	
Appraisal fee, refunded .....	3 00	
Rebate on insurance premiums .....	12 01	
		\$83 77
		<u>\$1,651,211 87</u>

## PAYMENTS

To depositors, including dividends paid to them.....		\$894,248 52
For loans on bonds and mortgages.....		184,235 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$362,065).....		371,018 72
For interest (other than dividend payments to depositors) ..		4,553 91
For current expenses of the bank, viz.:		
For salaries .....	\$9,180 00	
For taxes : Banking house, \$1,182.66 ; surplus, \$2,160.10 ; on mortgages, \$40.50 .....	3,383 26	
For expenses, except taxes, of banking house:		
Repairs .....	33 99	
Insurance .....	165 82	
Other .....	1,527 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,710 61	
		18,001 23
Other payments, viz.:		
Cash short .....	\$1 10	
Insurance premiums advanced .....	47 00	
Settlement of suit by depositor .....	50 00	
		98 10
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		179,056 39
		<u>\$1,651,211 87</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,376
Number of accounts opened or reopened during the year....	1,120
Number of accounts closed during the year.....	802
Amount deposited during the year, not including dividends credited for that period.....	\$1,131,312 72
Amount withdrawn during the year.....	894,248 52
Amount of dividends credited and paid for the year, viz.:	
April 1, 1916 .....	\$64,438 53
October 1, 1916 .....	67,865 96
	132,304 49
Average amount of each account January 1, 1917.....	570 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	175,369 38
Total expenses of the bank for the year 1916.....	18,091 96
Dividends paid to depositors for the year 1916.....	132,304 49
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	24,972 93



**4. ALBANY SAVINGS BANK, ALBANY**

[20 North Pearl street; incorporated 1820]

MARCUS T. HUN, President. HENRY D. RODGERS, Treasurer.  
 LEDYARD COGSWELL, Vice-Pres. FREDERICK TOWNSEND, Secretary.  
 THOS. I. VAN ANTWERP, Vice-Pres. EDWARD J. TOOLE, Asst. Treasurer.  
 JOHN T. PERRY, Assistant Secretary.

**TRUSTEES**

MARCUS T. HUN, BENJAMIN W. ARNOLD, WM. V. R. ERVING,  
 GRANGE SARD, FRED'K TOWNSEND, T. I. VAN ANTWERP,  
 LEDYARD COGSWELL, JAMES F. TRACY, HENRY M. SAGE,  
 EDWARD BOWDITCH, E. N. HUYCK, LUTHER H. TUCKER,  
 EDWARD N. MCKINNEY, GERRIT Y. LANSING, ROBERT C. PRUYN,  
 ARTHUR W. ELTING, OSCAR L. HASCY.

**FINANCIAL  
RESOURCES**

Bonds and mortgages.....\$21,138,383 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York .....	\$136,000 00	\$140,904 85	\$144,640 00
State of Massachusetts .....	50,000 00	55,169 00	47,500 00
Cities in other States .....	3,022,500 00	3,227,478 71	3,046,005 00
Cities in this State .....	2,258,830 64	2,417,829 46	2,314,593 39
Counties in this State .....	943,954 43	1,002,530 72	943,883 06
Villages in this State .....	20,000 00	21,746 87	20,000 00
School districts in this State .....	15,700 00	16,600 00	15,928 00
Railroad mortgage bonds ...	9,659,000 00	10,140,377 08	8,895,720 00
	<u>\$16,105,985 07</u>	<u>\$17,022,636 69</u>	<u>\$15,428,269 45</u>
Promissory notes payable on demand.....			15,428,269 45
Banking house and lot, book value, \$225,000; cost, \$395,939.30; actual cash value .....			500,000 00
Other real estate, book value, \$673,615.27; cost, \$676,170.78; actual cash value .....			225,000 00
Cash on deposit in banks or trust companies.....			533,000 00
Cash on hand .....			1,826,166 54
Total of collectible interest.....			154,479 33
Amount of all other assets, viz.: Rents accrued.....			330,587 10
			<u>1,500 00</u>
			<u>\$40,137,385 42</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$36,832,834 18
Dividends credited or to be credited for the six months ending with December 31, 1916.....	709,506 85
	<u>\$37,542,341 03</u>
Surplus on market value.....	2,595,044 39
	<u>\$40,137,385 42</u>

Surplus on par value, \$3,272,760.01.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$2,706,863 42
From depositors, not including dividends credited.....	7,667,561 26
From interest on loans, deposits and investments.....	1,729,050 92
From rents from other real estate.....	41,103 30
From mortgages .....	1,495,440 00
From redemption of stocks and bonds.....	308,352 82
From stocks and bonds sold (total par value, \$550,000)....	521,297 85

## From all other sources, viz.:

Refund of appraisals, attorney's fees, premium on surety bonds, advances for foreclosure searches...	\$405 97	
Sale of old material .....	30 47	
Refund over credit of interest, overcharge water rents, overcharge on purchase of bonds.....	21 33	
		\$457 77
		<u>\$14,470,127 34</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$6,948,138 07	
For loans on bonds and mortgages .....	1,117,175 00	
For loans on stocks and bonds and other securities.....	500,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,497,775) .....	3,563,718 03	
For interest (other than dividend payments to depositors) ..	30,734 38	
For current expenses of the bank, viz.:		
For salaries .....	\$44,317 20	
For taxes: Banking house, \$7,292.19; surplus, \$20,- 818.64 .....	28,110 83	
For expenses, except taxes, of banking house:		
Repairs .....	212 37	
Insurance .....	340 58	
Other .....	5,126 87	
For expenses of other real estate, viz.:		
Repairs .....	26,866 51	
Insurance .....	2,565 68	
Taxes .....	10,012 26	
Other .....	16,128 74	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,596 48	
		148,277 52
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	181,429 85	
Other payments, viz.: Dividends paid depositors, not credited	8 62	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,980,645 87	
		<u>\$14,470,127 34</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	54,010
Number of accounts opened or reopened during the year.....	7,918
Number of accounts closed during the year.....	6,446
Amount deposited during the year, not including dividends credited for that period.....	\$7,667,561 26
Amount withdrawn during the year.....	6,948,138 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$689,251 10
January 1, 1917 .....	709,506 85
Paid but not credited .....	8 62
	1,398,766 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,744,713 37
Total expenses of the bank for the year 1916.....	148,277 52
Dividends paid to depositors for the year 1916.....	1,398,766 57
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>197,669 28</u>

**5. COHOES SAVINGS INSTITUTION, COHOES**

[65 Remsen street; incorporated 1851]

GEORGE H. McDOWELL, President.  
GEO. R. WILSDON, Vice-President.JAMES W. ABLETT, Vice-President.  
CHARLES R. FORD, Treasurer.**TRUSTEES**HENRY A. STRONG,  
GEO. H. McDOWELL,  
JAMES W. ABLETT,  
GEORGE R. WILSDON,  
GEORGE A. HARPER,  
JOHN W. KLINE,JAMES AITKEN,  
JOHN LAUGHLIN,  
MERRITT D. HANSON,  
WILLIAM D. BOSWELL,  
CHARLES R. FORD,  
ISAIAH FELLOWS,JOHN F. SCOTT,  
JAMES S. CALKINS,  
JOHN F. MCGARRAHAN,  
CHARLES L. MITCHELL,  
WILLIAM J. ELLIOTT,  
NAPOLEON FAVREAU.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,780,545 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$50,000 00	\$53,181 25	\$56,200 00	
State of California .....	20,000 00	19,181 40	20,400 00	
Cities in other States .....	605,000 00	633,711 16	630,370 00	
Cities in this State .....	649,786 42	658,385 55	657,724 36	
Counties in this State.....	40,000 00	44,955 25	40,000 00	
Towns in this State .....	20,000 00	20,121 00	19,920 00	
Villages in this State.....	126,708 00	134,324 62	126,108 00	
Railroad mortgage bonds ..	545,000 00	517,290 48	489,450 00	
	<u>\$2,036,494 42</u>	<u>\$2,111,150 71</u>	<u>\$2,040,172 36</u>	2,040,172 36

Banking house and lot, book value, \$25,000; cost, \$55,770.49;

actual cash value ..... 25,000 00

Cash on deposit in banks or trust companies..... 160,889 19

Cash on hand ..... 13,358 46

Total of collectible interest..... 37,650 83

\$4,057,615 84**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$3,632,712 69

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 69,310 59\$3,702,023 28

Surplus on market value..... 355,592 56

\$4,057,615 84

Surplus on par value, \$371,914.62.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**Cash on hand and in banks or trust companies January 1, 1916,  
before transactions of the day.....

\$120,954 11

From depositors, not including dividends credited..... 827,751 01

From interest on loans, deposits and investments..... 173,015 26

From mortgages ..... 154,631 00

From redemption of stocks and bonds..... 38,107 00

From stocks and bonds sold (total par value, \$136,500) ..... 139,359 99

From all other sources, viz.:

Rebate of taxes and insurance..... \$19 12

Deposits in pocket banks ..... 90 00

Advanced taxes, refunded ..... 155 24

From redemption of judgments against the State of  
New York ..... 4,956 765,221 12\$1,459,039 49

## PAYMENTS

To depositors, including dividends paid to them.....	\$714,472 86
For loans on bonds and mortgages.....	275,690 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000).....	275,657 91
For interest (other than dividend payments to depositors) ..	3,343 46
For current expenses of the bank, viz.:	
For salaries .....	\$7,920 00
For taxes: Banking house, \$768.02; surplus, \$2,835.10..	3,633 12
For expenses, except taxes, of banking house:	
Repairs .....	515 51
Insurance .....	154 08
Other .....	369 44
For expenses of other real estate, viz:	
Taxes .....	90 68
Other .....	2,789 59
	<hr/>
	15,472 37
Other payments, viz.: Taxes advanced.....	155 24
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	174,247 65
	<hr/>
	<u>\$1,459,039 49</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,236
Number of accounts opened or reopened during the year.....	1,431
Number of accounts closed during the year.....	1,046
Amount deposited during the year, not including dividends credited for that period.....	\$827,751 01
Amount withdrawn during the year.....	714,472 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$67,151 71
January 1, 1917 .....	69,310 59
	<hr/>
	136,462 30
Average amount of each account January 1, 1917.....	449 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$173,492 51
Total expenses of the bank for the year 1916.....	15,627 61
Dividends paid to depositors for the year 1916.....	136,462 30
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	21,402 60

**6. HOME SAVINGS BANK OF THE CITY OF ALBANY, ALBANY**

[13 North Pearl street; incorporated 1871]

THOMAS AUSTIN, President.

WM. F. HOURIGAN, Treasurer.

SAMUEL L. MUNSON, Vice-President.

J. EDWARD POOLE, Secretary.

HOWARD N. FULLER, Vice-President.

ARTHUR H. GEER, Asst. Treasurer.

**TRUSTEES**

THOMAS AUSTIN,  
DAVID A. THOMPSON,  
SAMUEL L. MUNSON,  
HENRY RUSSELL,  
WILLIAM SAYLES,  
M. W. TEBBUTT,

SAMUEL C. WOOSTER,  
WILLIAM McDONALD,  
HOWARD N. FULLER,  
THOMAS R. WARD, JR.,  
HILDRETH J. ACKROYD,  
J. EDWARD POOLE,

W. W. BATCHELDER,  
GEO. W. VAN SLYKE,  
SILAS SPORBORG,  
WM. F. HOURIGAN,  
OTTO SCHOLZ,  
WM. T. BYRNE,

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$6,605,229 43

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Colorado .....	\$20,200 00	\$20,200 00	\$16,160 00
State of New Mexico.....	30,000 00	30,482 40	31,600 00
State of Oklahoma .....	25,000 00	24,937 50	25,750 00
State of Tennessee .....	39,304 00	40,232 81	40,283 12
Cities in other States.....	353,833 38	377,346 56	376,047 93
Cities in this State .....	214,932 95	232,938 08	219,075 00
Counties in this State .....	10,000 00	9,863 44	10,030 00
Towns in this State .....	35,347 65	36,455 24	35,715 65
Villages in this State.....	184,495 05	193,431 90	187,218 76
School districts in this State	119,005 97	124,359 35	121,211 70
Railroad mortgage bonds ....	2,156,742 00	2,155,808 41	2,090,292 32
	<u>\$3,188,861 00</u>	<u>\$3,246,055 69</u>	<u>\$3,153,384 48</u>

3,153,384 48

Banking house and lot, book value, \$100,000; cost, \$100,987.57;

actual cash value ..... 100,00 00

Other real estate, book value, \$33,800; cost, \$33,354.49; actual

cash value ..... 33,354 49

Cash on deposit in banks or trust companies..... 812,657 05

Cash on hand..... 8,903 41

Total of collectible interest..... 77,668 08

Amount of all other assets, viz.:

Accrued rents ..... \$1,109 65

Taxes and insurance advanced ..... 391 22

1,500 87

\$10,792,697 81**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . . \$9,860,460 69

Dividends credited or to be credited for the six

months ending with December 31, 1916..... 187,437 16

\$10,047,897 85

Other liabilities, viz:

Dividends accrued on deposits to January 1, 1917.... \$412 20

Expenses incurred, but unpaid: Advertising, light  
and power ..... 299 76

711 96

Surplus on market value..... 744,088 00\$10,792,697 81

Surplus on par value, \$623,711.49.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,

before transactions of the day..... \$475,486 48

From depositors, not including dividends credited..... 2,340,938 57

From interest on loans, deposits and investments..... 526,489 86

From rents from banking house..... 7,023 33

From rents from other real estate.....	\$74 00
From mortgages.....	903,285 00
From redemption of stocks and bonds.....	148,861 33
From stocks and bonds sold (total par value, \$1,157,885.15) ..	1,205,072 68
From all other sources, viz.:	
Refund appraisal expenses, taxes and insurance, mortgage tax, repairs, compensation ins.....	\$1,914 87
Sale of old paper .....	13 33
Rebate on furniture and fixtures insurance.....	10 10
Overcredit of interest refunded.....	26 67
	<u>1,964 97</u>
	<u>\$5,609,196 22</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,111,667 40
For loans on bonds and mortgages.....	1,183,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,398,242) .....	1,398,890 41
For interest (other than dividend payments to depositors) ..	14,990 81
For current expenses of the bank, viz.:	
For salaries .....	\$20,450 90
For taxes: Banking house, \$2,800.03; surplus, \$5,- 535.58; on mortgages, \$330.58.....	8,675 19
For expenses, except taxes, of banking house:	
Repairs .....	471 58
Insurance .....	499 49
Other .....	3,752 91
For expenses of other real estate, viz.:	
Repairs .....	229 80
Other .....	24 49
For other expenses, not including expenses of other real estate nor other expenses of banking house...	9,357 45
	<u>43,461 81</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	33,354 49
Other payments, viz.:	
Insurance premiums and taxes .....	\$520 81
Errors in cash .....	69 65
Equipment .....	980 38
	<u>1,570 84</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	821,560 46
	<u>\$5,609,196 22</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	14,413
Number of accounts opened or reopened during the year.....	2,829
Number of accounts closed during the year.....	1,822
Amount deposited during the year, not including dividends credited for that period.....	\$2,340,938 57
Amount withdrawn during the year.....	2,111,667 40
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$180,361 36
January 1, 1917 .....	187,437 16
Credited at other periods .....	1,607 23
	<u>369,405 75</u>
Average amount of each account January 1, 1917.....	697 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$535,110 63
Total expenses of the bank for the year 1916.....	44,627 04
Dividends paid to depositors for the year 1916.....	369,405 75
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>121,077 84</u>

**7. THE MECHANICS & FARMERS SAVINGS BANK, ALBANY**

[63 State street; incorporated 1855]

**DUDLEY OLCOTT, President.****ROBERT OLCOTT, Treasurer.****CHARLES NEWMAN, Vice-President.****CLARENCE W. STEVENS, Secretary.****IRA F. JAGGER, Assistant Treasurer.****TRUSTEES****DUDLEY OLCOTT,  
CHARLES NEWMAN,  
DANIEL LEONARD,  
ROBERT OLCOTT,****JAMES MCCREDIE,  
NATHAN HATCH,  
PARKER CORNING,  
WILLARD M. DOUGLAS,  
ISAAC D. F. LANSING,****A. PAGE SMITH,  
CHARLES H. DOUGLAS,  
JOHN T. NORTON,  
WALTER L. PALMER.****FINANCIAL  
RESOURCES****Bonds and mortgages..... \$851,295 62****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$25,000 00	\$25,095 40	\$26,500 00	
State of Massachusetts .....	25,000 00	25,375 00	23,000 00	
Cities in other States .....	511,000 00	541,587 72	511,800 00	
Cities in this State .....	527,717 37	548,970 57	517,767 37	
Counties in this State .....	15,000 00	15,000 00	15,100 00	
Railroad mortgage bonds ...	636,000 00	696,383 75	588,240 00	
	<u>\$1,739,717 37</u>	<u>\$1,852,392 44</u>	<u>\$1,682,407 37</u>	1,682,407 37
Other real estate, book value, \$10,000; cost, \$10,000; actual cash value .....				10,000 00
Cash on deposit in banks or trust companies.....				261,728 88
Total of collectible interest.....				31,136 33
				<u>\$2,836,568 20</u>

**LIABILITIES**

Amount due depositors, viz.: Principal.....	\$2,376,720 27
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917.....	21,620 00
Surplus on market value.....	438,227 93
	<u>\$2,836,568 20</u>

**Surplus on par value, \$495,537.93.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$199,881 08
From depositors, not including dividends credited.....	485,091 06
From interest on loans, deposits and investments.....	113,852 39
From mortgages .....	44,064 01
From redemption of stocks and bonds.....	28,500 00
	<u>\$871,388 54</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$468,676 15
For loans on bonds and mortgages.....	85,677 42
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$27,000) .....	27,567 27
For interest (other than dividend payments to depositors)...	201 00

## For current expenses of the bank, viz.:

For salaries . . . . .	\$3,850 00	
For taxes: Surplus, \$3,935.27 . . . . .	3,935 27	
For rent of banking rooms . . . . .	3,000 00	
For expenses of other real estate, viz.:		
Insurance . . . . .	135 24	
Taxes . . . . .	594 42	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	626 75	
		\$12,141 68
For real estate acquired by foreclosure, or in settlement of debts due the bank . . . . .		10,000 00
Other payments, viz.:		
Foreclosure costs . . . . .	\$410 00	
Loss on property obtained in foreclosure . . . . .	4,951 14	
Adjustment of dividends . . . . .	20 00	
Judgment costs . . . . .	15,00	
		5,396 14
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day . . . . .		261,728 88
		<u>\$871,388 54</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917 . . . . .	4,221
Number of accounts opened or reopened during the year . . . . .	512
Number of accounts closed during the year . . . . .	410
Amount deposited during the year, not including dividends credited for that period . . . . .	\$485,091 06
Amount withdrawn during the year . . . . .	468,676 15
Amount of dividends credited and paid for the year, viz.:	
April 1, 1916 . . . . .	\$43,289 94
October 1, 1916 . . . . .	43,757 26
	87,047 20
Average amount of each account January 1, 1917 . . . . .	563 07
Rate per cent. of dividends to depositors during the six months ending March 31, 1916 . . . . .	3½ and 4
Rate per cent. of dividends to depositors during the six months ending September 30, 1916 . . . . .	3½ and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts . . . . .	\$110,395 99
Total expenses of the bank for the year 1916 . . . . .	12,141 68
Dividends paid to depositors for the year 1916 . . . . .	87,047 20
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	11,207 11



**8. MECHANICS' SAVING BANK, COHOES**

[89-91 Remsen street; incorporated 1873]

RODNEY WILCOX, President.  
 HUGH GRAHAM, Vice-President.  
 GEORGE OLIVER, Vice-President.

JAMES S. CLUTE, Treasurer.  
 G. W. HUMPHREYS, Secretary.

**TRUSTEES**

RODNEY WILCOX,  
 C. J. GRIFFIN,  
 FRANK TESSIER,  
 EDWARD FOLEY,  
 JAMES S. CLUTE,  
 JOHN E. MACLEAN,

G. W. HUMPHREYS,  
 WM. B. LE ROY,  
 HUGH GRAHAM,  
 GEORGE OLIVER,  
 WILLIAM E. THORN,  
 ANDREW SCOTLAND,

RICHARD BOLTON,  
 JOHN E. REAVY,  
 JAY GILBERT,  
 THOS. H. SPRAGUE,  
 HENRY L. SHAVER,  
 S. T. PAGE.

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$1,087,577 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States .....	\$59,500 00	\$63,968 75	\$63,250 00	
Cities in this State .....	127,340 00	130,122 33	129,538 10	
Towns in this State .....	14,780 00	14,645 90	14,811 70	
Villages in this State .....	51,300 00	52,900 04	52,221 60	
School districts in this State	10,000 00	11,284 00	10,790 00	
Railroad mortgage bonds ....	415,000 00	405,996 33	374,320 00	
	<u>\$677,920 00</u>	<u>\$678,917 35</u>	<u>\$644,931 40</u>	644,931 40
Other real estate, book value, \$12,900; cost, \$13,738.57; actual cash value .....				12,900 00
Cash on deposit in banks or trust companies.....				100,774 21
Cash on hand.....				14,228 23
Total of collectible interest.....				30,854 82
				<u>\$1,891,265 66</u>

**LIABILITIES****Amount due depositors, viz.:**

Principal . . . . .	\$1,720,605 71	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	32,586 34	\$1,753,192 05
Surplus on market value.....		138,073 61
		<u>\$1,891,265 66</u>
Surplus on par value, \$171,062.21.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$109,488 77
From depositors, not including dividends credited.....	471,582 17
From interest on loans, deposits and investments.....	82,218 60
From rents from other real estate.....	1,555 00
From mortgages .....	47,888 00
From redemption of stocks and bonds.....	6,678 97
From stocks and bonds sold (total par value, \$43,500).....	46,320 73
From real estate sold.....	3,800 00
	<u>\$769,532 24</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$385,329 29
For loans on bonds and mortgages.....	132,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$118,600).....	120,855 53
For interest (other than dividend payments to depositors) ..	1,552 79
For current expenses of the bank, viz.:	
For salaries . . . . .	\$4,907 00
For taxes: Surplus. \$1,125.05; on mortgages, \$12.00...	1,137 05
For rent of banking rooms . . . . .	1,200 00
For expenses of other real estate, viz.:	
Repairs . . . . .	483 45
Insurance . . . . .	152 35
Taxes . . . . .	460 51
Other . . . . .	1,917 11
	<hr/>
	10,257 47
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,334 72
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	115,002 44
	<hr/>
	\$769,532 24
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,257
Number of accounts opened or reopened during the year.....	650
Number of accounts closed during the year.....	445
Amount deposited during the year, not including dividends credited for that period.....	\$417,582 17
Amount withdrawn during the year.....	385,329 29
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$31,461 46
January 1, 1917.....	32,586 34
	<hr/>
	64,047 80
Average amount of each account January 1, 1917.....	538 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$83,441 48
Total expenses of the bank for the year 1916.....	10,257 47
Dividends paid to depositors for the year 1916.....	64,047 80
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	9,136 21
	<hr/>

**9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY, ALBANY**

[70-72 State street; Incorporated 1868]

**JAMES H. MANNING**, President.**FREDERIC B. STEVENS**, Treasurer.**CHARLES GIBSON**, Vice-President.**RAYMOND E. CROUNSE**, Asst. Treas.**EDWARD J. HUSSEY**, Vice-President.**TRUSTEES****JAMES H. MANNING**,  
**JONAS MUHLFELDER**,  
**HARRY C. CUSHMAN**,  
**W. M. WOODWARD**,  
**CHARLES GIBSON**,  
**EDWARD J. HUSSEY**,**JAMES F. MAAS**,  
**FRANK SHERMAN**,  
**SYDNEY T. JONES**,  
**JAMES C. FARRELL**,  
**THOMAS A. HORTON**,**CHARLES I. OLIVER**,  
**EDWIN L. DRAPER**,  
**FREDERIC B. STEVENS**,  
**EDGAR M. HAINES**,  
**CHARLES M. STUART**,  
**JOHN ALLEN JAMISON, JR.****FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$8,898,390 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$50,000 00	\$53,562 50	\$58,000 00	
State of Louisiana.....	181,000 00	179,239 75	200,800 00	
Cities in other States.....	597,000 00	627,651 37	622,975 00	
Cities in this State .....	722,590 00	745,208 13	759,973 30	
Counties in this State .....	107,000 00	110,284 21	110,480 00	
Towns in this State .....	70,300 00	81,162 90	81,562 00	
Villages in this State.....	433,375 00	444,742 95	445,969 25	
School districts in this State	64,345 00	65,465 95	65,621 75	
Railroad mortgage bonds....	2,025,000 00	2,736,252 02	2,695,080 00	
	<u>\$4,857,520 00</u>	<u>\$5,043,570 78</u>	<u>\$5,040,461 30</u>	5,040,461 30
Banking house and lot, book value, \$145,000; cost, \$151,386.46; actual cash value.....				145,000 00
Cash on deposit in banks or trust companies.....				691,102 84
Cash on hand.....				47,897 83
Total of collectible interest.....				157,768 83
				<u>\$14,980,620 80</u>

**LIABILITIES****Amount due depositors, viz.:**

Principal .....	\$13,720,706 04
Dividends credited or to be credited for the six months ending with December 31, 1916.....	264,596 82
	<u>\$13,985,302 86</u>
Surplus on market value.....	995,317 94
	<u>\$14,980,620 80</u>

Surplus on par value, \$814,376.64.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,024,008 11
From depositors, not including dividends credited.....	3,356,220 16
From interest on loans, deposits and investments.....	693,857 79
From rents from other real estate.....	800 00
From mortgages .....	667,842 00
From redemption of stock and bonds.....	23,425 00
From stock and bonds sold (total par value, \$775,280) .....	791,465 27
From real estate sold.....	16,488 68

## From all other sources, viz.:

Sundry credits . . . . .	\$134 63	
Profit on bonds sold . . . . .	5,916 15	
Over cash . . . . .	2 25	
Rebate on insurance, taxes, etc. on property sold...	75 66	
State of New York Barge Canal Warrants redeemed	5,050 13	
		\$11,178 82
		<u>\$6,585,285 83</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$3,137,872 92	
For loans on bonds and mortgages.....	989,365 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,515,000).....	1,648,186 24	
For interest (other than dividend payments to depositors)...	22,333 07	
For current expenses of the bank, viz.:		
For salaries . . . . .	\$22,693 52	
For taxes: Banking house, \$3,102.96; surplus, \$6,-574.38; on mortgages, \$14.....	9,691 34	
For expenses, except taxes of banking house:		
Repairs . . . . .	460 90	
Insurance . . . . .	500 62	
Other . . . . .	266 27	
For expenses of other real estate, viz.:		
Repairs . . . . .	112 00	
Taxes . . . . .	344 40	
Other . . . . .	185 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,197 08	
		47,451 08
Other payments, viz.:		
Sundries . . . . .	\$83 48	
Commission on rental real estate . . . . .	2 50	
Loss on sale of property . . . . .	988 68	
Profit on bond sold . . . . .	2 19	
		1,076 85
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	739,000 67	
		<u>\$6,585,285 83</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	20,906
Number of accounts opened or reopened during the year.....	6,905
Number of accounts closed during the year.....	3,662
Amount deposited during the year, not including dividends credited for that period.....	\$3,356,220 16
Amount withdrawn during the year.....	3,137,872 92
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$257,943 36
January 1, 1917 . . . . .	264,596 82
	522,540 18
Average amount of each account January 1, 1917.....	668 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	666,651 84
Total expenses of the bank for the year 1916.....	47 451 08
Dividends paid to depositors for the year 1916.....	522,540 18
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	96,660 58

# BRONX COUNTY

## 10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

WILLIAM B. AITKEN, President.	T. TASSO FISCHER, Comptroller.
CHAS. H. SCHUMANN, Vice-President.	F. B. ALLIN, Secretary.
JOHN F. HOLMES, Vice-President.	WILLIAM E. STEVENS, Treasurer.
L. WETMORE, Vice-President.	WM. J. CUNNINGHAM, Asst. Treas.

### TRUSTEES

WILLIAM B. AITKEN,	JOHN F. HOLMES,	LIVINGSTON WETMORE,
F. BREVOORT ALLIN,	CHAS. H. SCHUMANN,	T. TASSO FISCHER,
CLIFTON B. BULL,	WILLIAM E. STEVENS,	WALTER S. WILSON,
WM. I. BROWN,	ALBERT E. COLFAX,	THOS. A. NOSWORTHY,
NELSON F. GRIFFIN,	JOHN S. SUTPHEN,	WM. L. DENNIS,
	J. OSTRAM TAYLOR.	

### FINANCIAL RESOURCES

Bonds and mortgages.....	\$1,041,121 42
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States .....	\$53,000 00	\$54,811 66	\$55,640 00	
Cities in this State.....	108,000 00	106,338 86	111,040 00	
Villages in this State .....	9,500 00	9,505 86	9,545 00	
Railroad mortgage bonds ..	310,000 00	304,158 01	294,340 00	
	<u>\$480,500 00</u>	<u>\$474,814 39</u>	<u>\$470,565 00</u>	470,565 00
Cash on deposit in banks or trust companies.....				191,127 57
Cash on hand.....				16,152 57
Total of collectible interest.....				14,942 04
Amount of all other assets, viz.: Furniture and fixtures....				1,300 00
				<u>\$1,735,208 60</u>

### LIABILITIES

#### Amount due depositors, viz.:

Principal . . . . .	\$1,669,704 73	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	23,575 16	
		\$1,693,279 89
Surplus on market value.....		41,928 71
		<u>\$1,735,208 60</u>

Surplus on par value, \$51,863.71.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$121,322 60
From depositors, not including dividends credited.....	1,082,953 86
From interest on loans, deposits and investments.....	69,649 65
From rents from other real estate.....	1,689 83
From mortgages .....	63,210 00
From redemption of stocks and bonds.....	20,962 50
From stocks and bonds sold (total par value, \$10,000.00)....	10,025 00
From real estate sold .....	30,700 00

# BRONX COUNTY

67

## From all other sources, viz.:

Cash over . . . . .	\$70 00	
Appraisal fees . . . . .	60 00	
Legal fees returned . . . . .	30 00	
Correct shortage . . . . .	5 00	
Insurance rebate . . . . .	16 87	
		<u>\$181 87</u>
		<u><u>\$1,400,695 31</u></u>

## PAYMENTS

To depositors, including dividends paid to them . . . . .		\$749,194 54
For loans on bonds and mortgages . . . . .		232,500 00
For stocks and bonds purchased, including premiums, commissions, etc., (total par value, \$160,000.00) . . . . .		151,892 87
For interest (other than dividend payments to depositors) . . . .		1,547 09
For current expenses of the bank, viz.:		
For salaries . . . . .	\$7,997 00	
For expenses, except taxes, of banking house:		
Insurance . . . . .	157 93	
Other . . . . .	150 03	
For rent of banking rooms . . . . .	2,658 33	
For expenses of other real estate, viz.:		
Repairs . . . . .	189 84	
Taxes . . . . .	307 36	
Other . . . . .	267 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house . . . . .	4,819 00	
		<u>16,547 41</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank . . . . .		18,359 58
Other payments, viz.:		
Interest correction . . . . .	\$67 18	
Over cash adjusted . . . . .	20 00	
Tellers' shortage . . . . .	84 00	
Revenue stamps . . . . .	2 50	
Purchase money mortgage . . . . .	23,200 00	
		<u>23,373 68</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day . . . . .		207,280 14
		<u><u>\$1,400,695 31</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917 . . . . .	7,877
Number of accounts opened or reopened during the year . . . . .	2,839
Number of accounts closed during the year . . . . .	1,463
Amount deposited during the year, not including dividends credited for that period . . . . .	\$1,082,953 86
Amount withdrawn during the year . . . . .	749,194 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$20,922 37
January 1, 1917 . . . . .	23,575 16
	<u>44,497 53</u>
Average amount of each account January 1, 1917 . . . . .	214 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1916 . . . . .	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916 . . . . .	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts . . . . .	\$72,511 29
Total expenses of the bank for the year 1916 . . . . .	17,221 09
Dividends paid to depositors for the year 1916 . . . . .	44,497 53
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	<u><u>10,792 67</u></u>

## 11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2808 Third avenue; incorporated 1890]

GEORGE E. EDWARDS, President.  
BRIAN G. HUGHES, Vice-President.WILLIAM M. KERN, Treasurer.  
HARRY F. REGAL, Secretary.

## TRUSTEES

GEORGE E. EDWARDS,  
BRIAN G. HUGHES,  
WILLIAM M. KERN,  
JAMES M. LA COSTE,  
BERNARD FRENCH,  
J. HARRIS JONES,JOHN S. HANSON,  
GEO. M. MACKELLAR,  
CHARLES P. FABER,  
CHARLES W. BOGART,  
JAMES S. BRYANT,WILLIAM S. BECKLEY,  
HOWELL T. MANSON,  
FRED A. WURZBACH,  
SAMUEL TRIMMER,  
JAMES L. WELLS,  
JOSEPH B. HARE.

## FINANCIAL

## RESOURCES

Bonds and mortgages..... \$8,960,600 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$410,000 00	\$419,237 24	\$418,000 00
Cities in this State.....	1,591,136 80	1,630,923 82	1,622,346 80
Counties in this State.....	346,000 00	353,589 12	352,160 00
Railroad mortgage bonds....	2,740,000 00	2,919,733 45	2,799,900 00
	<u>\$5,087,136 80</u>	<u>\$5,323,483 63</u>	<u>\$5,192,406 80</u>
			5,192,406 80

Banking house and lot, book value, \$123,023.52; cost,  
\$123,023.52; actual cash value..... 123,023 52Other real estate, book value, \$38,641.72; cost, \$38,641.72;  
actual cash value ..... 38,641 72

Cash on deposit in banks or trust companies..... 954,606 41

Cash on hand ..... 115,443 66

Total of collectible interest..... 85,735 20

\$15,470,457 31

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$14,162,160 20

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 217,382 86\$14,379,543 06

Surplus on market value..... 1,090,914 25

\$15,470,457 31

Surplus on par value, \$985,644.25.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916,  
before transactions of the day..... \$1,116,079 74

From deposits, not including dividends credited..... 5,970,841 67

From interest on loans, deposits and investments..... 682,683 39

From rents from banking house..... 3,148 88

From rents from other real estate..... 521 40

From mortgages ..... 230,062 64

From redemption of stocks and bonds..... 710,500 00

From all other sources, viz.:

Cash deposited to secure payment of interest due on  
mortgage ..... \$1,046 00

Deposit to pay assessment for street opening, etc.... 441 15

Assigned judgment redeemed ..... 10,000 00

Condemned property ..... 7,936 56

Receipts from auxiliary banks and tax bill service.. 568 00

19,991 71\$8,733,829 43

## PAYMENTS

To depositors, including dividends paid to them.....	\$4,437,470 62	
For loans on bonds and mortgages.....	1,142,962 64	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,819,636.80).....	1,856,543 96	
For interest (other than dividend payments to depositors)....	17,999 78	
For current expenses of the bank, viz.:		
For salaries .....	\$41,791 21	
For taxes: Banking house, \$906.65; surplus, \$8,120.14 .....	8,925 79	
For rent of banking rooms.....	5,399 00	
For expenses of other real estate, viz.:		
Insurance .....	40 75	
Taxes .....	725 12	
Other .....	49 12	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,674 69	
		63,506 69
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		19,182 63
Other payments, viz.:		
Refunded cash deposited to secure payment of interest .....	\$1,046 00	
Refunded deposit to pay assessment for street opening .....	441 15	
For banking house and lot.....	123,023 52	
For assessments on other real estate.....	1,602 37	
		126,113 04
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		1,070,050 07
		<u>\$8,733,829 43</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	48,840
Number of accounts opened or reopened during the year....	15,876
Number of accounts closed during the year.....	10,623
Amount deposited during the year, not including dividends credited for that period.....	\$5,970,841 67
Amount withdrawn during the year.....	4,437,470 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$302,351 02
January 1, 1917.....	217,382 86
	<u>420,733 88</u>
Average amount of each account January 1, 1917.....	294 42
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate .....	1
Total amount of such accounts.....	\$3,049 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$643,426 32
Total expenses of the bank for the year 1916.....	63,506 69
Dividends paid to depositors for the year 1916.....	420,733 88
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>159,195 75</u>



**12. NORTH SIDE SAVINGS BANK, NEW YORK CITY**

{3230 Third avenue; incorporated 1905}

JOHN G. BORGSTEDE, President.  
THEODORE J. CHABOT, Vice-Pres.  
FRED H. WEFER, Vice-President.

GEORGE N. REINHARDT, Treasurer.  
ARTHUR A. EKIRCH, Secretary.

**TRUSTEES**

JOHN G. BORGSTEDE,	RICHARD W. LAWRENCE	FRED. H. WEFER,
T. J. CHABOT,	CHAS. F. MINOR,	GEORGE WOHN,
JOHN M. HAWFEN.	GEO. N. REINHARDT,	JOSEPH MILLER.
HENRY HAHNENFELD,	JOHN RIEGELMAN.	CHRISTIAN RIEGER, Jr.
JOHN C. HEINTZ,	CONSTANTIN WAGNER,	

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$1,114,495 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$13,000 00	\$12,773 28	\$13,130 00	
State of Idaho.....	19,000 00	18,240 00	19,190 00	
State of New Mexico.....	2,000 00	2,035 00	2,200 00	
Cities in other States.....	178,600 00	186,112 98	188,366 00	
Cities in this State.....	227,911 67	228,775 35	238,034 35	
Counties in this State.....	3,000 00	2,796 90	2,940 00	
Towns in this State.....	15,101 00	15,652 52	16,158 00	
Villages in this State.....	36,700 00	35,121 35	36,043 00	
School districts in this State	4,000 00	4,210 10	4,120 00	
Railroad mortgage bonds....	46,000 00	44,071 25	37,810 00	
	<u>\$545,312 67</u>	<u>\$549,788 73</u>	<u>\$557,991 35</u>	557,991 35
Other real estate, book value, \$14,911.80; cost, \$13,689.00;				
actual cash value .....				13,689 00
Cash on deposit in banks or trust companies.....				162,007 44
Cash on hand .....				21,481 61
Total of collectible interest.....				18,040 27
Amount of all other assets, viz.: Vault and fixtures.....				1,600 00
				<u><u>\$1,889,304 67</u></u>

**LIABILITIES****Amount due depositors, viz.:**

Principal . . . . .	\$1,795,899 50	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	27,140 90	\$1,823,040 40
Surplus on market value.....		66,264 27
		<u><u>\$1,889,304 67</u></u>
Surplus on par value, \$53,585.59.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$147,235 13
From depositors, not including dividends credited.....	996,950 00
From interest on loans, deposits and investments.....	74,520 60
From rents from other real estate.....	312 00
From mortgages .....	81,852 50
From redemption of stocks and bonds.....	5,500 00
From all other sources, viz.: Redemption of judgments against state of New York.....	8,375 62
	<u><u>\$1,314,835 85</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$737,762 91
For loans on bonds and mortgages.....	314,747 50
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$62,066.67).....	63,655 72
For interest (other than dividend payments to depositors) ..	918 78
For current expenses of the bank, viz.:	
For salaries .....	\$5,776 00
For taxes: Banking house, \$11.90; surplus, \$336.06..	347 96
For expenses, except taxes, of banking house:	
Insurance . . . . .	41 50
Other . . . . .	155 00
For rent of banking rooms.....	3,483 33
For expenses of other real estate, viz.:	
Repairs . . . . .	45 00
Insurance . . . . .	46 00
Taxes . . . . .	257 24
Other . . . . .	4,109 86
	<hr/>
	14,261 89
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	183,489 05
	<hr/>
	\$1,314,835 85
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,566
Number of accounts opened or reopened during the year....	2,755
Number of accounts closed during the year.....	1,690
Amount deposited during the year, not including dividends credited for that period.....	\$996,950 00
Amount withdrawn during the year.....	737,762 91
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$24,834 93
January 1, 1917.....	27,140 90
	<hr/>
	51,975 83
Average amount of each account January 1, 1917.....	240 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$77,535 43
Total expenses of the bank for the year 1916.....	14,261 89
Dividends paid to depositors for the year 1916.....	51,975 83
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	11,297 71
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BROOME COUNTY

13. BINGHAMTON SAVINGS BANK, BINGHAMTON

[97 and 99 Collier street; incorporated 1887]

CHAS. W. GENNET, President. ASBURY C. DEYO, Treasurer.  
JOHN G. ORTON, Vice-President. S. J. HIRSCHMANN, Secretary.  
CHARLES M. STONE, Vice-President.

TRUSTEES

JOHN G. ORTON, CHARLES W. GENNET, GEO. C. BAYLESS.  
EDWARD P. MCKINNEY, CHARLES M. STONE, CHARLES A. WEED,  
GEORGE M. HARRIS, S. J. HIRSCHMANN, WILLIAM H. OGDEN.  
LEWIS M. WEED, ASBURY C. DEYO.

FINANCIAL  
RESOURCES

Bonds and mortgages ..... \$3,571,620 00  
Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$100,000 00	\$101,250 00	\$88,000 00	
Cities in other States.....	344,090 00	358,632 72	339,150 00	
Cities in this State.....	1,940,250 00	1,960,887 52	1,942,098 00	
Counties in this State.....	500,000 00	508,599 64	505,260 00	
Villages in this State.....	20,993 80	20,993 80	20,796 15	
School districts in this State	7,850 00	7,932 39	7,770 00	
Railroad mortgage bonds....	875,000 00	881,800 00	756,250 00	
	<u>\$3,788,093 80</u>	<u>\$3,840,096 07</u>	<u>\$3,659,319 15</u>	3,659,319 15
Banking house and lot, book value, \$65,000; cost, \$73,000;				
actual cash value .....				65,000 00
Other real estate, book value, \$4,412.28; cost, \$4,412.28;				
actual cash value .....				4,412 28
Cash on deposit in banks or trust companies.....				655,000 00
Cash on hand .....				80,357 78
Total of collectible interest.....				96,566 16
Amount of all other assets, viz.: Rents accrued.....				676 85
				<u>\$8,132,952 22</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$7,502,839 80
Dividends credited or to be credited for the six months ending with December 31, 1916.....	119,721 79
	<u>\$7,622,561 59</u>
Surplus on market values.....	510,390 63
	<u>\$8,132,952 22</u>
Surplus on par value, \$639,165.28.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$634,461 21
From depositors, not including dividends credited.....	3,636,934 22
From interest on loans, deposits and investments.....	316,545 56
From rents from banking house .....	3,261 07

From rents from other real estate.....	\$325 00
From mortgages . . . . .	187,440 00
From redemption of stocks and bonds.....	151,238 20
From loans paid . . . . .	2,000 00
	<hr/>
	\$4,932,205 26
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,330,915 20
For loans on bonds and mortgages.....	539,400 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$290,000).....	291,901 50
For interest (other than dividend payments to depositors)....	1,473 87
For current expenses of the bank, viz.:	
For salaries .....	\$18,030 82
For taxes: Banking house, \$1,575; surplus, \$4,398.84; on mortgages, \$116.50.....	6,000 34
For expenses, except taxes, of banking house:	
Repairs . . . . .	328 31
Insurance . . . . .	91 00
Other . . . . .	2,621 87
For expenses of other real estate, viz.:	
Insurance . . . . .	51 60
Taxes . . . . .	110 26
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,812 71
	<hr/>
	33,136 91
Other payments, viz.: Error at teller's window.....	20 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	735,357 78
	<hr/>
	\$4,932,205 26
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	23,013
Number of accounts opened or reopened during the year....	4,150
Number of accounts closed during the year.....	3,695
Amount deposited during the year, not including dividends credited for that period.....	\$3,636,934 22
Amount withdrawn during the year.....	3,326,650 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$116,232 55
January 1, 1917.....	119,721 79
Paid but not credited.....	4,264 85
	<hr/>
	240,219 19
Average amount of each account January 1, 1917.....	331 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$325,212 73
Total expenses of the bank for the year 1916.....	33,156 91
Dividends paid to depositors for the year 1916.....	240,219 19
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	51,836 63
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**14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON**

[2 Chenango street; incorporated 1867]

ARTHUR S. BARTLETT, President. WALKER F. SHERWOOD, Vice-Pres.  
 WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

**TRUSTEES**

ARTHUR S. BARTLETT, JAMES M. McNAMARA, ARTHUR L. KENT,  
 C. F. HOTCHKISS, GEORGE F. O'NEIL, HARRY RUBIN,  
 WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,  
 JAMES W. MANIER, LESLIE M. WILSON, RENNA Z. SPAULDING,  
 WALKER F. SHERWOOD.

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,143,512 84  
 Stock and bonds investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$50,000 00	\$52,075 00	\$51,700 00	
Cities in other States.....	50,000 00	53,288 53	54,070 00	
Cities in this State.....	15,000 00	15,469 50	14,100 00	
Counties in this State.....	20,000 00	22,225 60	23,400 00	
Towns in this State.....	8,000 00	8,015 00	8,010 00	
Villages in this State.....	95,000 00	98,738 70	100,193 00	
School districts in this State	116,255 00	123,960 03	123,933 70	
Railroad mortgage bonds....	176,000 00	160,470 25	153,660 00	
	<u>\$530,255 00</u>	<u>\$534,222 64</u>	<u>\$529,066 70</u>	529,066 70
Cash on deposit in banks or trust companies.....				254,000 26
Cash on hand .....				33,934 13
Total of collectible interest .....				22,427 40
				<u>\$1,982,941 33</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$1,876,158 36	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	29,137 75	\$1,905,296 11
Surplus on market value.....		77,645 22
		<u>\$1,982,941 33</u>

Surplus on par value, \$78,833.52.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$109,217 07
From depositors, not including dividends credited.....	1,193,679 47
From interest on loans, deposits and investments.....	89,627 00
From mortgages .....	117,614 50
From redemption of stocks and bonds.....	9,945 00
From stocks and bonds sold (total par value, \$212,100).....	220,506 42
From all other sources, viz.: Premiums on bonds.....	575 78
	<u>\$1,741,165 24</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$1,070,355 03
For loans on bonds and mortgages.....	186,968 45
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$184,500).....	175,938 90
For interest (other than dividend payments to depositors)....	1,816 90

## For current expenses of the bank, viz.:

For salaries .....	\$7,009 99	
For taxes: Surplus, \$448.72; on mortgages, \$767.85..	1,216 57	
For rent of banking rooms.....	2,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,022 22	
		17,648 78

## Other payments, viz.:

Cash shortage .....	\$118 65	
Overdrafts .....	30 39	
Premium on bonds sold.....	353 75	
		502 79

Cash on hand and in banks or trust companies December 31,  
1916, after transactions of the day..... 287,934 39

\$1,741,165 24

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	11,569
Number of accounts opened or reopened during the year....	3,284
Number of accounts closed during the year.....	2,185
Amount deposited during the year, not including dividends credited for that period.....	\$1,193,679 47
Amount withdrawn during the year.....	1,070,355 03
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$27,613 06
January 1, 1917.....	29,137 75
Credited at other periods.....	952 23
	57,703 04
Average amount of each account January 1, 1917.....	164 69
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,200 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$82,766 80
Total expenses of the bank for the year 1916.....	17,648 78
Dividends paid to depositors for the year 1916.....	57,703 04
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	7,414 98

CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; Incorporated 1849]

DAVID M. DUNNING, President. WILLIAM S. DOWNER, Treasurer.  
NELSON B. ELDRED, Vice-President. ADOLPH KEIL, Assistant Treasurer.  
GEORGE UNDERWOOD, Vice-Pres.

TRUSTEES

DAVID M. DUNNING, WILLIAM H. SEWARD, Jr., WILLIAM S. DOWNER,  
GEORGE UNDERWOOD, HENRY D. NOBLE, HAROLD G. METCALF,  
NELSON B. ELDRED, FREDERICK SEFTON, H. G. ROBINSON,  
HOBART L. ROMIG, HENRY D. TITUS, SAFFRINE L. DEPEW.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$4,095,531 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$8,000 00	\$8,536 00	\$7,600 00	
State of Utah.....	50,000 00	50,731 25	49,000 00	
Cities in other States.....	231,000 00	254,565 70	232,160 00	
Cities in this State.....	584,180 20	608,695 85	575,185 20	
Counties in this State.....	35,000 00	35,551 75	34,250 00	
Towns in this State.....	13,000 00	13,396 50	12,570 00	
Villages in this State.....	13,000 00	13,800 51	12,800 00	
School districts in this State	35,000 00	37,702 50	34,900 00	
Railroad mortgage bonds....	921,000 00	967,369 50	884,610 00	
	<u>\$1,890,190 20</u>	<u>\$1,990,349 56</u>	<u>\$1,823,075 20</u>	1,823,075 20
Banking house and lot, book value, \$100,000; cost, \$268,831.14; actual cash value.....				100,000 00
Other real estate, book value, \$14,287.72; cost, \$14,363.72; actual cash value.....				14,363 72
Cash on deposit in banks or trust companies.....				608,444 06
Cash on hand.....				51,052 53
Total of collectible interest.....				63,068 13
Amount of all other assets, viz.:				
Collectible rents, due and accrued.....			\$677 89	
Taxes and insurance advanced.....			83 00	
			<u>760 89</u>	
				<u>\$6,756,295 53</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$6,101,008 49
Dividends credited or to be credited for the six months ending with December 31, 1916.....	116,298 81
	<u>\$6,217,307 30</u>
Other liabilities, viz.: Expenses incurred, but unpaid:	
Repairs and sundries.....	186 78
Surplus on market value.....	538,801 45
	<u>\$6,756,295 53</u>
Surplus on par value, \$605,906.45.	

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$637,460 63
From depositors, not including dividends credited.....	1,758,114 45
From interest on loans, deposits and investments.....	288,469 64
From rents from banking house.....	7,651 00
From rents from other real estate.....	1,393 26

# CAYUGA COUNTY

77

From mortgages .....	\$314,285 00
From redemption of stocks and bonds.....	101,460 10
From real estate sold.....	2,960 98
From all other sources, viz.:	
Premiums on fire insurance.....	\$227 09
Excess cash credited profit and loss.....	138 75
Taxes and insurance advanced.....	439 23
Received for fire insurance.....	2,296 72
From redemption of judgments against the State of New York .....	26,889 36
	<u>29,991 15</u>
	<u>\$3,141,806 21</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,530,740 17
For loans on bonds and mortgages.....	723,750 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$180,000) .....	171,078 80
For interest (other than dividend payments to depositors)...	1,352 08
For current expenses of the bank, viz.:	
For salaries .....	\$17,000 00
For taxes: Banking house, \$3,515.39; surplus, \$4,916.88	8,432 25
For expenses, except taxes of banking house:	
Repairs . . . . .	2,363 69
Insurance . . . . .	34 02
Other . . . . .	4,522 45
For expenses of other real estate, viz.:	
Repairs . . . . .	1,654 58
Insurance . . . . .	21 73
Taxes . . . . .	77 23
Other . . . . .	1,049 87
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,607 95
	<u>38,763 77</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,818 70
Other payments, viz.:	
Correction in cash charged to profit and loss.....	\$226 75
Payment fire insurance loss.....	3,096 72
Payment taxes and insurance advanced.....	482 63
	<u>3,806 10</u>
Cash on hand and in banks or trust companies December 31, 31, 1916, after transactions of the day.....	659,496 59
	<u>\$3,141,806 21</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	13,541
Number of accounts opened or reopened during the year.....	1,766
Number of accounts closed during the year.....	1,605
Amount deposited during the year, not including dividends credited for that period.....	\$1,758,114 45
Amount withdrawn during the year.....	1,530,740 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$111,169 55
January 1, 1917.....	116,298 81
Credited at other periods.....	2,164 05
	<u>229,632 41</u>
Average amount of each account January 1, 1917.....	459 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$299,436 84
Total expenses of the bank for the year 1916.....	38,389 16
Dividends paid to depositors for the year 1916.....	229,632 41
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>31,415 27</u>



16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113-115 Genesee street; incorporated 1864]

D. WADSWORTH, JR., President.  
CHARLES W. BRISTER, Vice-Pres.  
CHAS. A. McCARTHY, Vice-Pres.

W. H. MEAKER, Treasurer.  
G. V. LOUGHBOROUGH, Asst. Treas.  
A. L. HEMINGWAY, Secretary.

TRUSTEES

WILLIAM H. SEWARD,  
BENJAMIN B. SNOW,  
WILLIAM H. MEAKER,  
JAMES LYON,  
CHAS. A. McCARTHY,  
DAVID WADSWORTH, JR.,

GEORGE B. TURNER,  
SIDNEY J. WESTFALL,  
C. F. BALDWIN,  
G. V. LOUGHBOROUGH,  
HULL GREENFIELD,  
CHARLES P. MOSHER,

DANIEL L. RAMSEY,  
CHARLES W. BRISTER,  
JAMES E. ELDER,  
EDWIN F. METCALF,  
IRVING S. ROBINSON.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,740,633 04  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$50,000 00	\$52,109 37	\$52,750 00	
State of Massachusetts.....	200,000 00	217,022 50	191,450 00	
Cities in other States.....	60,000 00	62,223 75	58,500 00	
Cities in this State.....	246,827 00	254,807 00	253,453 30	
Counties in this State.....	10,000 00	10,000 00	10,000 00	
Towns in this State.....	6,000 00	6,000 00	5,880 00	
School districts in this State	2,000 00	2,051 46	2,000 00	
Railroad mortgage bonds....	856,000 00	891,065 66	783,360 00	
	<u>\$1,430,827 00</u>	<u>\$1,496,299 74</u>	<u>\$1,357,393 30</u>	1,357,393 30
Banking house and lot, book value, \$80,000; cost, \$100,307.17; actual cash value .....				80,000 00
Other real estate, book value, \$9,033.71; cost, \$9,033.71; actual cash value .....				9,033 71
Cash on deposit in banks or trust companies.....				463,954 25
Cash on hand .....				31,901 99
Total of collectible interest.....				38,323 24
Amount of all other assets, viz.:				
Land contracts .....			\$7,400 00	
Insurance advanced .....			120 79	
Rents .....			191 00	
			<u>7,711 79</u>	
				<u>\$4,728,951 32</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$4,352,162 74
Dividends credited or to be credited for the six months ending with December 31, 1916.....	82,601 44
	<u>\$4,434,764 18</u>
Surplus on market value.....	294,187 14
	<u>\$4,728,951 32</u>

Surplus on par value, \$367,620.84.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$346,973 28
From depositors, not including dividends credited.....	1,518,293 38
From interest on loans, deposits and investments.....	205,516 86
From rents from banking house.....	2,079 00
From rents from other real estate.....	39 33

# CAYUGA COUNTY

79

From mortgages .....	\$278,199 96
From redemption of stocks and bonds.....	64,265 55
From real estate sold.....	1,000 00
From all other sources, viz.:	

Insurance advanced .....	\$264 39
On land contract.....	750 00
Suspense account .....	10 36
	<hr/>
	1,024 75

\$2,417,392 11

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,278,295 47
For loans on bonds and mortgages.....	470,825 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$144,000) .....	134,343 75
For interest (other than dividend payments to depositors) ....	1,423 52
For current expenses of the bank, viz.:	

For salaries .....	\$12,220 00
For taxes: Banking house, \$2,216.44; surplus, \$2,466.85; on mortgages, \$25.....	4,710 29
For expenses, except taxes, of banking house:	
Repairs .....	193 73
Insurance .....	41 39
For expenses of other real estate, viz.:	
Insurance .....	11 69
Taxes .....	167 67
Other .....	129 58
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,339 87
	<hr/>
	21,814 22

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,370 00
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### Other payments, viz.:

Insurance advanced .....	\$372 95
Insurance and taxes — foreclosure.....	47 88
Suspense account .....	43 08
	<hr/>
	463 91

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	495,856 24
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\$2,417,392 11

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	10,325
Number of accounts opened or reopened during the year.....	1,915
Number of accounts closed during the year.....	1,349
Amount deposited during the year, not including dividends credited for that period.....	\$1,518,293 38
Amount withdrawn during the year.....	1,278,295 47
Amount of dividends credited and paid for the year, viz.:	

June 30, 1916.....	\$79,219 06
December 30, 1916.....	82,601 44
Credited at other periods.....	1,514 48
	<hr/>
	163,364 98

Average amount of each account January 1, 1917.....	429 51
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Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
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Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
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Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$207,719 67
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Total expenses of the bank for the year 1916.....	21,608 87
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Dividends paid to depositors for the year 1916.....	163,364 98
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Net earnings for the year 1916 over expenses and dividends paid to depositors .....	22,744 82
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# CHEMUNG COUNTY

## 17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

W. H. FERGUSON, President.

HUBERT C. MANDEVILLE, Treasurer.

JOHN J. CURTIS, Vice-President.

M. A. LEAHY, Secretary.

JOHN W. HUSTON, Vice-President.

### TRUSTEES

WILFRED I. BOOTH,  
JOHN J. CURTIS,  
HENRY J. HAASE,  
FRED D. HERRICK,

JOHN W. HUSTON,  
MICHAEL A. LEAHY,  
WM. H. FERGUSON,  
H. C. MANDEVILLE,  
LOUIS N. MATHEWS.

HENRY SIMPSON,  
WILLIAM M. UFFORD,  
GEORGE W. WYCKOFF,  
ALEXANDER S. DIVEN,

### FINANCIAL

#### RESOURCES

Bonds and mortgages..... \$604,191 47  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$47,000 00	\$46,525 00	\$56,850 00	
Cities in this State.....	118,000 00	118,945 00	122,070 00	
Counties in this State.....	42,000 00	42,767 00	44,660 00	
Towns in this State.....	15,000 00	15,000 00	15,600 00	
Villages in this State.....	88,200 00	87,756 00	91,770 00	
School districts in this State	10,000 00	10,000 00	10,900 00	
Railroad mortgage bonds....	102,000 00	94,381 50	83,560 00	
	<u>\$422,200 00</u>	<u>\$415,374 50</u>	<u>\$426,310 00</u>	425,310 00
Cash on deposit in banks or trust companies.....				135,023 98
Cash on hand . . . . .				6,893 39
Total of collectible interest.....				5,745 30
				<u>\$1,177,164 14</u>

### LIABILITIES

#### Amount due depositors, viz.:

Principal. . . . .	\$1,071,161 60	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	16,190 28	
		\$1,087,351 88
Surplus on market value.....		89,812 26
		<u>\$1,177,164 14</u>

Surplus on par value, \$86,702.28.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$106,212 48
From depositors, not including dividends credited.....	570,586 85
From interest on loans, deposits and investments.....	50,030 45
From mortgages . . . . .	43,768 46
From redemption of stocks and bonds.....	4,400 00
From stocks and bonds sold (total par value, \$35,000).....	34,512 50
From all other sources, viz.: Charge off of premium on bonds	220 00
	<u>\$809,730 74</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$441,967 71
For loans on bonds and mortgages.....	182,077 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$40,000).....	37,862 50
For current expenses of the bank, viz.:	
For salaries .....	\$1,949 98
For taxes: Surplus, \$697.30; on mortgages, \$21.50....	718 80
For rent of banking rooms.....	780 00
For expenses of other real estate, viz.:	
Insurance . . . . .	15 24
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,442 14
	<hr/>
	5,906 16
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	141,917 37
	<hr/>
	\$809,730 74

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	5,068
Number of accounts opened or reopened during the year....	1,883
Number of accounts closed during the year.....	1,379
Amount deposited during the year, not including dividends credited for that period.....	\$570,586 85
Amount withdrawn during the year .....	441,967 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$15,451 85
January 1, 1917.....	16,190 28
	<hr/>
	31,642 13
Average amount of each account January 1, 1917.....	214 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$50,059 05
Total expenses of the bank for the year 1916.....	5,906 16
Dividends paid to depositors for the year 1916.....	31,642 13
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	12,510 76

## COLUMBIA COUNTY

### 18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street : Incorporated 1850]

CHAS. A. VAN DUSEN, President.      JOHN W. GILLETTE, Vice-President.  
ROBERT W. EVANS, Vice-President.      S. MITCHELL RAINEY, Treasurer.

#### TRUSTEES

LOUIS A. BRISTOL,	MALCOLM GIFFORD,	JOCOB P. MESICK,
NOAH H. BROWNING,	ROBERT W. EVANS,	S. MITCHELL RAINEY,
LOUIS P. CHURCH,	JOHN W. GILLETTE,	CHAS. A. VAN DUSEN,
A. V. S. COCHRANE,	EVERTS TEN BROECK,	H. S. WILLIAMS,
	GEORGE A. MCKINSTRY.	

#### FINANCIAL RESOURCES

Bonds and mortgages ..... \$2,296,881 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$27,140 63	\$29,000 00	
Cities in other States.....	659,000 00	685,677 27	679,835 00	
Cities in this State.....	770,129 00	800,532 24	791,065 00	
Counties in this State.....	388,400 00	403,531 00	399,410 00	
Towns in this State.....	5,775 00	5,733 75	5,775 00	
Villages in this State.....	319,358 52	324,638 63	321,974 53	
School districts in this State	54,100 00	55,733 79	54,716 50	
Railroad mortgage bonds....	914,000 00	927,910 07	849,050 00	
	<u>\$3,135,762 52</u>	<u>\$3,230,897 38</u>	<u>\$3,130,826 03</u>	3,130,826 03

Banking house and lot, book value, \$35,000; cost, \$74,690.76;	
actual cash value .....	35,000 00
Cash on deposit in banks or trust companies.....	420,169 43
Cash on hand . . . . .	65,634 18
Total of collectible interest.....	72,479 15
	<u>\$6,020,989 79</u>

#### LIABILITIES

##### Amount due depositors, viz.:

Principal . . . . .	\$5,337,739 81
Dividends credited or to be credited for the six months ending with December 31, 1916.....	101,687 08
	<u>\$5,439,426 89</u>
Surplus on market value.....	581,562 90
	<u>\$6,020,989 79</u>

Surplus on par value, \$586,499.39.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$392,416 97
From depositors, not including dividends credited.....	1,199,813 07
From interest on loans, deposits and investments.....	243,980 38
From mortgages . . . . .	312,180 00
From redemption of stocks and bonds.....	81,715 67

From stocks and bonds sold (total par value, \$257,000) . . . .	\$266,357 50
From real estate sold . . . . .	54,750 00
From all other sources, viz.:	
Refund on insurance . . . . .	\$55 91
Sale of book case . . . . .	12 75
Deposit returned — water meter removed . . . . .	5 00
	<u>73 66</u>
	<u><u>\$2,551,287 25</u></u>

## PAYMENTS

To depositors, including dividends paid to them . . . . .	\$1,095,455 17
For loans on bonds and mortgages . . . . .	910,195 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$40,625) . . . . .	39,537 50
For interest (other than dividend payments to depositors) ..	357 09
For current expenses of the bank, viz.:	
Salaries . . . . .	\$8,860 00
For taxes: Banking house, \$1,159.99; surplus, \$4,739.89	5,899 88
For expenses, except taxes, of banking house:	
Repairs . . . . .	66 95
For expenses of other real estate, viz.:	
Repairs . . . . .	1,199 84
Taxes . . . . .	35 00
Other . . . . .	605 35
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,958 68
	<u>19,625 70</u>
Other payments, viz.: Suspense account . . . . .	313 18
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day . . . . .	485,803 61
	<u><u>\$2,551,287 25</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917 . . . . .	11,029
Number of accounts opened or reopened during the year . . . .	1,860
Number of accounts closed during the year . . . . .	1,555
Amount deposited during the year, not including dividends credited for that period . . . . .	\$1,199,813 07
Amount withdrawn during the year . . . . .	1,095,455 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$98,383 47
January 1, 1917 . . . . .	101,687 08
	<u>200,070 55</u>
Average amount of each account January 1, 1917 . . . . .	483 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1916 . . . . .	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916 . . . . .	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts . . . . .	\$243,291 39
Total expenses of the bank for the year 1916 . . . . .	19,625 70
Dividends paid to depositors for the year 1916 . . . . .	200,070 55
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	<u><u>23,595 14</u></u>

# CORTLAND COUNTY

## 19. CORTLAND SAVINGS BANK, CORTLAND

[111 Main street; incorporated 1866]

BENJAMIN L. WEBB, President. WM. A. STOCKWELL, Secretary.  
 STRATTON S. KNOX, Vice-President. WM. R. COLE, Treasurer.  
 MARCUS H. MCGRAW, Vice-President. EARL W. BENTLEY, Asst. Treasurer.

### TRUSTEES

BENJAMIN L. WEBB, LESTER P. BENNETT, WILLIAM J. BUCHANAN,  
 MARCUS H. MCGRAW, WM. A. STOCKWELL, BYRON MAXON.  
 LEWIS BOUTON, GROVE T. MAXON, EDWARD S. DALTON.  
 HUBERT T. BUSHNELL, ARTHUR F. STILSON, EDWARD A. BREWER.  
 STRATTON S. KNOX,

### FINANCIAL RESOURCES

Bonds and mortgages ..... \$2,329,817 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$55,000 00	\$57,112 50	\$59,300 00	
State of Massachusetts.....	80,000 00	87,837 50	77,000 00	
Cities in other States.....	180,000 00	182,830 41	184,550 00	
Cities in this State.....	768,183 88	786,799 12	780,091 26	
Towns in this State.....	17,000 00	17,030 00	17,106 00	
Villages in this State.....	219,670 00	225,812 72	225,565 00	
School districts in this State	90,300 00	95,073 99	91,810 00	
Railroad mortgage bonds....	375,000 00	367,315 00	306,850 00	
	<u>\$1,785,153 88</u>	<u>\$1,817,811 24</u>	<u>\$1,742,271 26</u>	1,742,271 26
Promissory notes payable on demand.....				18 00
Banking house and lot, book value, \$30,000; cost, \$30,000; actual cash value .....				30,000 00
Other real estate, book value, \$15,000; cost, \$23,200; actual cash value .....				15,000 00
Cash on deposit in banks or trust companies.....				498,269 91
Cash on hand .....				111,302 59
Total of collectible interest.....				78,379 43
Amount of all other assets, viz.:				
Rents due .....			\$150 00	
Land contracts .....			550 00	
				<u>700 00</u>
				<u>\$4,805,758 19</u>

### LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$4,321,202 04
Dividends credited or to be credited for the six months ending with December 31, 1916.....	81,766 08
	<u>\$4,402,968 12</u>
Other liabilities, viz.: Expenses incurred, but unpaid:	
Repairs to real estate.....	75 00
Surplus on market value.....	402,715 07
	<u>\$4,805,758 19</u>
Surplus on par value, \$445,597.69.	

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$398,810 99
From depositors, not including dividends credited.....	961,400 22
From interest on loans, deposits and investments.....	209,344 84
From rents from banking house.....	23 00
From rents from other real estate.....	1,316 00

# CORTLAND COUNTY

85

From mortgages .....	\$209,875 00
From redemption of stocks and bonds.....	95,861 81
From stocks and bonds sold (total par value, \$50,000) .....	40,000 00
From loans paid .....	907 00
From real estate sold .....	550 00
From all other sources, viz.:	
Sundry expense repaid .....	\$27 68
Exchange .....	17 84
Papers sold .....	3 00
Suspense account .....	25 00
	<hr/>
	73 52
	<hr/>
	<b>\$1,918,162 38</b>

## PAYMENTS

To depositors, including dividends paid to them.....	\$984,036 67
For loans on bonds and mortgages.....	155,300 00
For loans on stocks and bonds and other securities.....	925 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$109,400).....	109,400 00
For interest (other than dividend payments to depositors) ..	1,125 50
For current expenses of the bank, viz.:	
For salaries .....	\$9,002 80
For taxes: Surplus, \$3,454.91; on mortgages, \$76.....	3,530 91
For expenses, except taxes, of banking house:	
Insurance .....	7 48
For rent of banking rooms.....	700 00
For expenses of other real estate, viz.:	
Repairs .....	698 30
Insurance .....	13 50
Taxes .....	606 32
Other .....	112 69
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,567 11
	<hr/>
	17,239 11
Other payments, viz.:	
Purchase of bank site.....	\$30,000 00
Land contract sold.....	550 00
Profit and loss—bond and mortgage.....	10,000 00
Suspense account .....	13 60
	<hr/>
	40,563 60
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	609,572 50
	<hr/>
	<b>\$1,918,162 38</b>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	11,968
Number of accounts opened or reopened during the year.....	1,669
Number of accounts closed during the year.....	1,580
Amount deposited during the year, not including dividends credited for that period.....	\$961,400 22
Amount withdrawn during the year .....	984,036 67
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$80,939 34
January 1, 1917.....	81,766 08
Credited at other periods.....	114 18
	<hr/>
	162,819 60
Average amount of each account January 1, 1917.....	367 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$206,853 38
Total expenses of the bank for the year 1916.....	17,314 11
Dividends paid to depositors for the year 1916.....	162,819 60
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	26,719 67



DUTCHESS COUNTY

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street ; incorporated 1857]

J. S. LUYSTER, President. C. D. SHERWOOD, Secretary.  
JOHN RAPELJE, Vice-President. RALPH ERINCKERHOFF, Treasurer.

TRUSTEES

J. S. LUYSTER, S. L. VAN VOORHIS, S. H. PARSONS,  
CHAS. D. SHERWOOD, LEWIS E. WOOD, WM. H. HAIGHT,  
CHAS. R. MONTFORT, JARVIS S. PHILLIPS, JAMES ADRIANCE,  
ROBERT W. DOUGHTY, CYRUS TOMPKINS, J. B. WALDO,  
C. C. ROBINSON, JOHN RAPELJE, FRANK KETCHAM,  
J. H. SNYDER, E. H. FOSHAY, ROBERT E. DEAN.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$325,998 40
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
Cities in this State.....	\$7,000 00	\$6,668 75	\$7,020 00	
Towns in this State.....	18,600 00	19,353 00	19,912 00	
Villages in this State.....	50,768 00	54,031 58	53,689 20	
School districts in this State	72,456 00	75,524 37	75,919 58	
Railroad mortgage bonds....	51,000 00	51,362 00	41,340 00	
	<u>\$199,824 00</u>	<u>\$206,939 70</u>	<u>\$197,880 78</u>	197,880 78
Banking house and lot, book value, \$2,500; cost, \$2,500; actual cash value .....				2,500 00
Other real estate, book value, \$864.92; cost, \$864.92; actual cash value .....				550 00
Cash on deposit in banks or trust companies.....				57,390 57
Cash on hand .....				2,638 66
Total of collectible interest.....				8,336 44
Amount of all other assets, viz.: Land contract.....				2,500 00
				<u>\$597,794 85</u>

LIABILITIES

Amount due depositors, viz.:			
Principal .....	\$551,439 32		
Dividends credited or to be credited for the six months ending with December 31, 1916.....	10,519 76		
			\$561,959 08
Other liabilities, viz.:			
Expenses incurred, but unpaid:			
Advertising .....	\$9 50		
Light .....	1 50		
			11 00
Surplus on market value.....			35,824 77
			<u>\$597,794 85</u>
Surplus on par value, \$37,767.99.			

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$47,358 88
From depositors, not including dividends credited.....	90,176 48
From interest on loans, deposits and investments.....	27,028 98
From mortgages . . . . .	8,800 00
From redemption of stocks and bonds.....	8,448 33
From real estate sold . . . . .	1,960 79
From all other sources, viz.:	
Payments on land contracts.....	\$105 00
Taxes and water rates refunded.....	191 30
	<u>296 30</u>
	<u>\$184,069 76</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$97,057 38
For loans on bonds and mortgages.....	22,250 00
For current expenses of the bank, viz.:	
For salaries . . . . .	\$1,699 59
For taxes: Banking house, \$33.33; surplus, \$266.73....	300 06
For expenses, except taxes, of banking house:	
Repairs . . . . .	3 20
Other . . . . .	161 25
For expenses of other real estate, viz.:	
Taxes . . . . .	12 00
Other . . . . .	575 66
	<u>2,751 76</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,960 79
Other payments, viz.:	
Examination of loans.....	\$8 00
Miscellaneous item . . . . .	7 88
Suspense . . . . .	4 72
	<u>20 60</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	60,029 23
	<u>\$184,069 76</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	1,062
Number of accounts opened or reopened during the year.....	102
Number of accounts closed during the year.....	99
Amount deposited during the year, not including dividends credited for that period.....	\$90,176 48
Amount withdrawn during the year.....	97,057 38
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$10,374 56
January 1, 1917.....	10,519 76
	<u>20,894 32</u>
Average amount of each account January 1, 1917.....	529 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$27,598 54
Total expenses of the bank for the year 1916.....	2,762 76
Dividends paid to depositors for the year 1916.....	20,894 32
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	<u>3,941 46</u>

**21. MATTEAWAN SAVINGS BANK, BEACON**

[572 Main street; incorporated 1866]

SAMUEL K. PHILLIPS, President.  
FRANK H. BRETT, Vice-President.BENJAMIN SULLIVAN, Treasurer.  
PETER H. VOSBURGH, Secretary.**TRUSTEES**BENJAMIN SULLIVAN,  
B. FRANKLIN GREENE,  
SAMUEL K. PHILLIPS,  
T. J. CUNNINGHAM,  
FRANK H. BRETT,  
WM. H. SOUTHARD,  
BENJ. I. D. ROOSA,JOHN O. WIXOM,  
PETER H. VOSBURGH,  
GUSTAVE A. SCHRADER,  
SHERWOOD PHILLIPS,  
JOHN H. LYNCH,  
LOUIS E. KAMPE,  
HENRY S. CORNEY,EUGENE B. SMITH,  
HENRY D. JACKSON,  
PAULL J. CHALLEN,  
F. H. VAN HOUTEN,  
ROSWELL S. JUDSON,  
ELTON G. STORM.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$522,045 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$9,500 00	\$9,617 33	\$9,595 00	
Cities in this State.....	115,000 00	110,366 60	115,200 00	
Towns in this State.....	5,000 00	5,225 00	5,300 00	
Villages in this State.....	120,870 00	124,826 25	124,365 00	
School districts in this State	26,275 00	27,964 19	26,620 00	
Railroad mortgage bonds....	82,000 00	79,800 83	67,450 00	
	<u>\$358,645 00</u>	<u>\$357,800 20</u>	<u>\$348,530 00</u>	348,530 00

Other real estate, book value, \$461.49; cost, \$461.49; actual  
cash value ..... 461 49

Cash on deposit in banks or trust companies..... 98,674 07

Cash on hand . . . . . 1,596 53

Total of collectible interest..... 14,696 09

Amount of all other assets, viz.: Land contract..... 36 00

\$986,039 18**LIABILITIES**

Amount due depositors, viz.:

Principal. . . . .	\$898,948 13	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	17,341 57	\$916,289 70

Other liabilities, viz.: Dividends accrued on deposits to Janu-  
ary 1, 1917 ..... 5,720 80

Surplus on market value..... 64,028 68

\$986,039 18

Surplus on par value, \$74,143.68.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$70,271 57
From depositors, not including dividends credited.....	187,993 71
From interest on loans, deposits and investments.....	45,182 51
From mortgages.....	19,963 00
From redemption of stocks and bonds.....	11,400 00
From all other sources, viz.: Insurance premium advanced— refunded . . . . .	10 00
	<u>\$334,820 79</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$182,818 61
For loans on bonds and mortgages.....	23,795 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$24,620).....	23,906 64
For interest (other than dividend payments to depositors)...	114 79
For current expenses of the bank, viz.:	
For salaries .....	\$2,360 00
For taxes: surplus, \$499.....	499 00
For rent of banking rooms.....	360 00
For expenses of other real estate, viz.:	
Repairs .....	6 00
Taxes .....	10 05
For other expenses, not including expenses of other real estate nor other expenses of banking house...	523 43
	<hr/>
	3,698 48
Other payments, viz.: Taxes and insurance premiums advanced . . . . .	216 67
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	100,270 60
	<hr/>
	\$334,820 79
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,145
Number of accounts opened or reopened during the year....	400
Number of accounts closed during the year.....	233
Amount deposited during the year, not including dividends credited for that period.....	\$187,993 71
Amount withdrawn during the year.....	182,818 61
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$17,027 55
January 1, 1917.....	17,341 57
	<hr/>
	34,369 12
Average amount of each account January 1, 1917.....	427 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$46,716 18
Total expenses of the bank for the year 1916.....	3,698 48
Dividends paid to depositors for the year 1916.....	34,369 12
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	8,648 58
	<hr/>

22. THE MECHANICS SAVINGS BANK, BEACON.

[91 Main street; incorporated 1866]

JOHN T. SMITH, President. EDWARD R. CORWIN, Secretary.  
FERDINAND LOUGHRAN, Vice-President. BERTRAM L. SMITH, Treasurer.

TRUSTEES

JOHN T. SMITH,	ANDREW BARNES,	HENRY MONTGOMERY,
BENJAMIN HAMMOND,	JAMES E. VAN HOUTEN,	WM. YATES
JOHN W. CORWIN,	W. J. PRALATOWSKI,	GEORGE CHATTERTON,
BERTRAM L. SMITH,	AARON E. ALDRIDGE,	R. F. C. KIEB,
PRESTON GREENE,	WM. J. CONKLIN,	HOMER H. STUART,
FERD. LOUGHRAN,	FRANK L. HOWARD,	ROBERT McKINLEY,
CHESTER H. BOND,	A. H. BLACKBURN,	ROBERT B. LAMB.

FINANCIAL  
RESOURCES

Bonds and mortgages ..... \$874,024 91

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$188,700 00	\$197,798 63	\$200,845 00
Cities in this State.....	328,519 68	339,100 28	332,014 46
Counties in this State.....	45,000 00	49,600 50	46,200 00
Towns in this State.....	231,000 00	242,369 01	243,070 00
Villages in this State.....	539,525 06	557,592 59	552,738 80
School districts in this State	203,050 00	214,474 99	215,827 50
Railroad mortgage bonds...	212,000 00	239,050 00	199,830 00
	<u>\$1,780,794 72</u>	<u>\$1,839,985 98</u>	<u>\$1,790,525 76</u>
			1,790.525 76

Banking house and lot, book value, \$15,000; cost, \$22,460.22;  
actual cash value ..... 15,000 00

Other real estate, book value, \$8,144.80; cost, \$8,144.80;  
actual cash value ..... 7,950 00

Cash on deposit in banks or trust companies..... 116,409 42

Cash on hand ..... 2,822 00

Total of collectible interest..... 42,391 70

Amount of all other assets, viz.:

Land contracts .....	\$22,700 00
Rents accrued .....	37 50
Insurance and taxes advanced.....	1,079 74
	<u>23,817 24</u>

\$2,872,941 03

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$2,475,236 73
Dividends credited or to be credited for the six months ending with December 31, 1916.....	48,635 12
	<u>\$2,523,871 85</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917....	\$16,825 81
Expenses incurred, but unpaid: bonding officers....	37 50
	<u>16,863 31</u>

Surplus on market value..... 332,205 87

\$2,872,941 03

Surplus on par value, \$322,474.83.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$130,988 14
From depositors, not including dividends credited.....	401,875 82
From interest on loans, deposits and investments.....	125,258 29
From rents from banking house .....	857 50
From rents from other real estate .....	205 84

# DUTCHESS COUNTY

91

From mortgages .....	\$14,226 50
From redemption of stocks and bonds.....	73,366 67
From real estate sold .....	1,100 00
From all other sources, viz.:	
County clerk .....	\$1 05
Contracts, real estate.....	250 00
Suspense .....	96
Taxes advanced, refunded.....	805 08
Interest, advanced — refunded .....	3 73
	<hr/> 1,060 82
	<hr/> <hr/> \$748,939 58

## PAYMENTS

To depositors, including dividends paid to them.....	\$432,432 94
For loans on bonds and mortgages.....	19,200 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$153,400).....	163,490 32
For interest (other than dividend payments to depositors) ..	1,892 28
For current expenses of the bank, viz.:	
For salaries .....	\$5,891 54
For taxes: Banking house, \$504.80; surplus, \$2,568.98.	3,073 78
For expenses, except taxes, of banking house:	
Repairs .....	151 40
Insurance .....	52 19
Other .....	642 94
For expenses of other real estate, viz.:	
Repairs .....	648 52
Insurance .....	84 00
Taxes .....	165 44
Other .....	60 25
For other expenses, not including expenses of other real estate nor other expenses of banking house....	804 51
	<hr/> 11,574 57
Other payments, viz.:	
County clerk .....	\$8 70
Insurance and taxes advanced.....	195 42
Improvements — real estate .....	893 93
Error in dividend.....	20 00
	<hr/> 1,118 05
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	119,231 42
	<hr/> <hr/> \$748,939 58

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	5,202
Number of accounts opened or reopened during the year.....	575
Number of accounts closed during the year.....	410
Amount deposited during the year, not including dividends credited for that period.....	\$401,875 82
Amount withdrawn during the year.....	432,432 94
Amount of dividends credited and paid for the year, viz.:	
May 1, 1916.....	\$48,119 70
November 1, 1916.....	48,635 12
	<hr/> 96,754 82
Average amount of each account January 1, 1917.....	485 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$125,273 52
Total expenses of the bank for the year 1916.....	11,574 57
Dividends paid to depositors for the year 1916.....	96,754 82
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	16,944 13

**28. PAWLING SAVINGS BANK, PAWLING**

[Incorporated 1870]

WILLIAM H. TABER, President.

HENRY D. WARNER, Vice-President.

WILLIAM H. OSBORN, Vice-President.

HOWARD N. ALLEN, Secretary.

GEORGE A. DANIELS, Treasurer.

**TRUSTEES**WILLIAM H. TABER,  
HENRY A. HOLMES,  
GEORGE H. ADAMS,  
HENRY S. WANZER,  
MERRICK D. GREEN,HOWARD N. ALLEN,  
WILLIAM H. OSBORN,  
GEORGE A. DANIELS,  
FRED C. TABER,FRANK A. DENTON,  
FRANK HOAG,  
ORSON W. SLOAT,  
HENRY D. WARNER,  
HENRY F. BLESSING.**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$432,885 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$10,000 00	\$10,900 00	\$9,600 00	
Cities in other States.....	40,000 00	41,302 00	41,800 00	
Cities in this State.....	37,700 00	38,978 27	37,521 00	
Counties in this State.....	15,000 00	16,200 00	15,150 00	
Towns in this State.....	27,000 00	28,069 40	28,575 00	
Villages in this State.....	59,400 00	60,407 96	59,751 00	
School districts in this State	51,900 00	53,423 20	54,017 00	
Railroad mortgage bonds....	113,000 00	119,610 45	95,600 00	
	<u>\$354,000 00</u>	<u>\$368,891 28</u>	<u>\$342,014 00</u>	342,014 00
Banking house and lot, book value, \$10,000; cost, \$10,825.54; actual cash value .....				6,000 00
Cash on deposit in banks or trust companies.....				89,513 43
Cash on hand .....				1,384 52
Total of collectible interest.....				9,454 15
				<u>\$881,251 10</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$805,268 81	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	14,626 31	\$819,895 12

Other liabilities, viz.:

Expenses incurred, but unpaid: Salaries.....	120 00	
Surplus on market value.....	61,235 98	
		<u>\$881,251 10</u>

Surplus on par value, \$73,221.98.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$54,959 88
From depositors, not including dividends credited.....	184,941 44
From interest on loans, deposits and investments.....	36,651 99
From mortgages .....	8,040 00
From redemption of stocks and bonds.....	8,020 00
	<u>\$292,613 31</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$156,013 73
For loans on bonds and mortgages.....	36,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,000).....	5,225 00
For current expenses of the bank, viz.:	
For salaries .....	\$2,063 50
For taxes: Banking house, \$166.85; surplus, \$472.52; on mortgages, \$26.50.....	665 87
For expenses, except taxes, of banking house:	
Repairs .....	188 15
Insurance .....	30 00
Other .....	113 79
For other expenses, not including expenses of other real estate nor other expenses of banking house....	815 32
	<hr/>
	3,876 63
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	90,897 95
	<hr/>
	\$292,613 31
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,134
Number of accounts opened or reopened during the year....	300
Number of accounts closed during the year.....	247
Amount deposited during the year, not including dividends credited for that period.....	\$184,941 44
Amount withdrawn during the year.....	156,013 73
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$13,955 78
January 1, 1917.....	14,626 31
	<hr/>
	28,582 09
Average amount of each account January 1, 1917.....	384 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3 and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$36,528 73
Total expenses of the bank for the year 1916.....	3,844 38
Dividends paid to depositors for the year 1916.....	28,582 09
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	4,102 26
	<hr/>



**24. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE**

[21 and 23 Market street; incorporated 1831]

**FLOY M. JOHNSTON, President.****J. FRED LOVEJOY, Treasurer.****EDWARD S. ATWATER, Vice-Pres.****HARRY E. MEEKS, Asst. Treasurer.****CHARLES F. COSSUM, Vice-Pres.****TRUSTEES****FRANK B. LOWN,  
HENRY V. PELTON,  
EDWARD S. ATWATER,  
HENRY E. LOSEY,****WM. T. REYNOLDS,  
JOHN C. OTIS,  
FLOY M. JOHNSTON,  
GUILFORD DUDLEY,  
JAMES H. YOUNG,****CHARLES F. COSSUM,  
CLARENCE W. PIERCE,  
WILLET E. HOYSRADT,  
HENRY BOOTH.****FINANCIAL  
RESOURCES****Bonds and mortgages..... \$8,639,793 58****Stock and bonds investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Idaho.....	\$50,000 00	\$49,160 00	\$50,500 00
State of Massachusetts.....	200,000 00	215,460 00	191,000 00
State of Utah.....	90,000 00	90,054 50	88,200 00
Cities in other States.....	498,500 00	518,472 63	501,755 00
Cities in this State.....	2,154,526 71	2,222,238 39	2,165,220 63
Counties in this State.....	285,500 00	306,161 40	286,595 00
Towns in this State.....	136,682 99	142,024 16	141,477 63
Villages in this State.....	749,858 64	767,523 66	771,066 27
School districts in this State	217,750 00	226,480 73	225,349 00
Railroad mortgage bonds....	2,023,000 00	2,066,723 09	1,697,520 00
	<u>\$6,405,818 34</u>	<u>\$6,604,298 56</u>	<u>\$6,118,683 53</u>

**6,118,683 53****Promissory notes payable on demand.....****27,900 00****Banking house and lot, book value, \$130,000; cost, \$193,328.60;****actual cash value .....****130,000 00****Cash on deposit in banks or trust companies.....****468,438 91****Cash on hand . . . . .****111,875 96****Total of collectible interest.....****183,165 95****Amount of all other assets, viz.: Land contracts.....****425 00****\$15,680,282 93****LIABILITIES****Amount due depositors, viz.:****Principal .....\$14,326,581 13****Dividends credited or to be credited for the six****months ending with December 31, 1916..... 275,174 00****\$14,601,755 13****Surplus on market value.....****1,078,527 80****\$15,680,282 93****Surplus on par value, \$1,365,662.61.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS****Cash on hand and in banks or trust companies January 1, 1916,  
before transactions of the day.....****\$691,435 30****From depositors, not including dividends credited.....****2,238,699 93****From interest on loans, deposits and investments.....****679,427 00****From mortgages . . . . .****344,489 37****From redemption of stocks and bonds.....****244,183 86****From loans paid . . . . .****25,000 00****Balance forward.....**

## From all other sources, viz.:

Land contracts .....	\$1,268 00	
Taxes advanced .....	43 98	
Cherry Street Realty Co. account.....	13,301 32	
Attorney's fees .....	2,208 60	
		16,821 90
		<u>\$4,240,057 36</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,483,619 62	
For loans on bonds and mortgages .....	1,045,467 30	
For loans on stocks and bonds and other securities.....	52,000 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$27,733.65) .....	27,733 65	
For current expenses of the bank, viz.:		
For salaries .....	\$21,538 77	
For taxes: Banking house, \$1,859.98; surplus, \$8,968.28	10,828 26	
For expenses, except taxes, of banking house:		
Repairs .....	344 79	
Insurance .....	17 50	
Other .....	704 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	5,685 25	
		39,118 97
Other payments, viz.: Cherry Street Realty Co. account....	11,802 95	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	580,314 87	
		<u>\$4,240,057 36</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	28,339	
Number of accounts opened or reopened during the year....	3,163	
Number of accounts closed during the year.....	2,563	
Amount deposited during the year, not including dividends credited for that period.....	\$2,238,699 93	
Amount withdrawn during the year.....	2,483,619 62	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$272,761 83	
January 1, 1917.....	275,174 00	
Credited at other periods.....	19 32	
		547,955 15
Average amount of each account January 1, 1917.....	515 25	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$680,828 94	
Total expenses of the bank for the year 1916.....	39,118 97	
Dividends paid to depositors for the year 1916.....	547,955 15	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	93,754 82	

**25. RHINEBECK SAVINGS BANK, RHINEBECK**

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. MARTIN HEERMANCE, Vice-Pres.  
M. V. B. SCHRYVER, Vice-President. THADDEUS A. TRAVER, Treasurer.

**TRUSTEES**

AUGUSTUS M. TRAVER, JAS. S. ARMSTRONG, EUGENE P. BUDD,  
M. V. B. SCHRYVER, WILLIAM R. CARROLL, CHARLES FERRIS,  
THAD. A. TRAVER, MANDEVILLE S. FROST, TRACY DOWS,  
MARTIN HEERMANCE, ELMER COON, MARCUS M. LOWN,  
A. LEE WAGER, CHAS. B. HOFFMAN, JOHN P. HERMANS.

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$403,829 75

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States .....	\$10,000 00	\$12,050 00	\$11,100 00	
State of Massachusetts.....	4,000 00	4,185 00	3,880 00	
State of Louisiana.....	10,000 00	9,975 00	10,900 00	
Cities in other States.....	50,000 00	54,350 70	49,950 00	
Cities in this State.....	100,500 00	105,561 00	100,700 00	
Counties in this State.....	8,000 00	9,165 00	8,060 00	
Towns in this State.....	26,300 00	27,260 60	27,220 00	
Villages in this State.....	105,585 40	113,406 47	107,940 25	
Railroad mortgage bonds....	178,000 00	183,379 68	166,190 00	
	<u>\$493,385 40</u>	<u>\$519,333 45</u>	<u>\$485,940 25</u>	485,940 25

Banking house and lot, book value, \$5,000; cost, \$10,111.20;

actual cash value ..... 5,000 00

Cash on deposit in banks or trust companies..... 29,213 29

Cash on hand ..... 6,695 11

Total of collectible interest..... 11,556 99

\$942,235 39

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$859,503 21

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 15,000 37

\$875,103 58

Surplus on market value..... 67,131 81

\$942,235 39

Surplus on par value, \$74,576 96.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$55,417 33
From depositors, not including dividends credited.....	129,772 46
From interest on loans, deposits and investments.....	41,057 23
From mortgages .....	16,212 50
From redemption of stocks and bonds.....	22,150 00
From all other sources, viz.: Insurance and taxes advanced— refunded .....	342 71
	<u>\$264,952 23</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$132,853 17
For loans on bonds and mortgages.....	56,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$35,000) .....	84,458 13
For interest (other than dividend payments to depositors)...	298 62
For current expenses of the bank, viz.:	
For salaries .....	\$3,225 00
For taxes: Banking house, \$125.48; surplus, \$554.60; on mortgages, \$14.....	704 06
For expenses, except taxes, of banking house:	
Repairs .....	19 29
Insurance .....	27 20
Other .....	12 50
For other expenses, not including expenses of other real estate nor other expenses of banking house...	624 45
	4,622 50
Other payments, viz.: Insurance and taxes advanced.....	316 41
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	35,908 40
	<u>\$264,952 28</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,943
Number of accounts opened or reopened during the year.....	263
Number of accounts closed during the year.....	228
Amount deposited during the year, not including dividends credited for that period.....	\$129,772 46
Amount withdrawn during the year.....	132,853 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$15,490 77
January 1, 1917.....	15,600 37
	31,091 14
Average amount of each account January 1, 1917.....	297 45
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3 and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$40,084 00
Total expenses of the bank for the year 1916.....	4,622 50
Dividends paid to depositors for the year 1916.....	31,091 14
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	4,370 36

**26. WAPPINGER SAVINGS BANK, WAPPINGERS FALLS**

[2 Mill street; incorporated 1869]

**JAMES R. BARLOW**, President.      **WILLIAM A. BREWSTER**, Treasurer.  
**I. T. N. HARCOURT**, Vice-President.      **J. W. CORNELL**, Asst. Treasurer.  
**CHARLES T. JONES**, Vice-President.      **WILLIAM K. ROY**, Secretary.

**TRUSTEES**

**JOHN H. DAKIN**,      **J. WYCKOFF CORNELL**,      **THOMAS J. CASHIN**,  
**WM. A. BREWSTER**,      **JOHN H. WIXSON**,      **WILLIAM J. WORKMAN**,  
**WILLIAM K. ROY**,      **GEORGE H. ANGELL**,      **I. T. N. HARCOURT**,  
**JAMES R. BARLOW**,      **CHARLES T. JONES**,      **G. A. CUNNINGHAM**,

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$402,005 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$7,426 67	\$7,576 07	\$7,115 33	
Counties in this State.....	51,746 69	52,254 69	50,946 69	
Towns in this State.....	21,400 00	22,706 28	21,614 00	
Villages in this State.....	36,400 00	37,310 81	38,214 00	
School districts in this State	28,000 00	28,547 00	29,370 00	
Railroad mortgage bonds....	104,000 00	107,291 25	91,540 00	
	<u>\$248,973 36</u>	<u>\$255,636 10</u>	<u>\$238,800 02</u>	238,800 02
Cash on deposit in banks or trust companies.....				85,003 29
Cash on hand.....				5,570 45
Total of collectible interest.....				10,171 35
				<u>\$741,550 11</u>

**LIABILITIES**

Amount due depositors, viz.: Principal.....	\$689,931 78
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917.....	6,600 00
Surplus on market value.....	45,018 33
	<u>\$741,550 11</u>

Surplus on par value, \$55,191.67.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$50,201 50
From depositors, not including dividends credited.....	176,620 04
From interest on loans, deposits and investments.....	34,132 15
From mortgages .....	42,080 00
From redemption of stocks and bonds.....	53,576 69
	<u>\$356,610 38</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$175,836 17
For loans on bonds and mortgages.....	47,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,246.69).....	36,440 86
For interest (other than dividend payments to depositors)...	136 58

## For current expenses of the bank, viz.:

For salaries .....	\$2,687 50	
For taxes: Surplus, \$442.77.....	442 77	
For rent of banking rooms.....	180 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	412 76	
		\$3,723 03
Other payments, viz.: Profit and loss account — mortgage...		2,000 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		90,573 74
		<u>\$356,610 38</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	1,773
Number of accounts opened or reopened during the year.....	281
Number of accounts closed during the year.....	229
Amount deposited during the year, not including dividends credited for that period.....	\$176,620 04
Amount withdrawn during the year.....	175,836 17
Amount of dividends credited and paid for the year, viz.:	
April 1, 1916.....	\$12,827 37
October 1, 1916.....	13,040 27
	<u>25,867 64</u>
Average amount of each account January 1, 1917.....	389 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$33,865 53
Total expenses of the bank for the year 1916.....	3,723 03
Dividends paid to depositors for the year 1916.....	25,867 64
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>4,274 86</u>

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street; incorporated 1907]

JOHN M. SATTERFIELD, President, JAMES HANRAHAN, Vice-President.  
CHARLES J. FIX, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS,	F. E. FRONCZAK,	WM. P. LUEDEKE,
CHAS. ANTONIAZZI,	L. P. FUHRMANN,	NORMAN E. MACK,
WILLIAM T. ATWATER,	JAMES HANRAHAN,	J. M. SATTERFIELD,
GEORGE K. BIRGE,	ROBERT H. HEUSSLER,	THOMAS STODDART,
ALFRED H. BURT,	WM. H. HOTCHKISS,	CHAS. W. TOYNBEE,
MYRON P. BUSH,	DUDLEY M. IRWIN,	H. A. MELDRUM,
EDWARD H. BUTLER,	BERT L. JONES,	G. M. ZIMMERMAN,
CHARLES J. FIX,		J. G. WALLENMEIER, Jr.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$1,730,340 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New Mexico.....	\$30,000 00	\$29,333 86	\$30,000 00
Cities in other States.....	65,000 00	66,771 77	67,987 50
Cities in this State.....	156,963 85	156,820 11	158,908 15
Towns in this State.....	30,000 00	31,073 08	31,300 00
Villages in this State.....	79,100 00	79,449 96	80,649 00
Railroad mortgage bonds....	450,000 00	448,655 70	433,180 00
	<u>\$811,063 85</u>	<u>\$812,104 48</u>	<u>\$802,024 65</u>

	802,024 65
Cash on deposit in banks or trust companies.....	303,174 57
Cash on hand.....	24,159 13
Total of collectible interest.....	20,038 40

\$2,879,736 75

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$2,767,502 84
Dividends credited or to be credited for the six months ending with December 31, 1916.....	49,937 27

\$2,817,440 11

Surplus on market value.....	62,296 64
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\$2,879,736 75

Surplus on par value, \$71,335.84.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$194,244 53
From depositors, not including dividends credited.....	1,233,504 84
From interest on loans, deposits and investments.....	126,703 25
From mortgages .....	78,110 00
From redemption of stocks and bonds.....	16,798 90

From stocks and bonds sold (total par value, \$40,000) .....	\$39,799 35
From all other sources, viz.: Collection and exchange and profit on bonds .....	876 85
	<hr/> <hr/>
	\$1,690,037 72

## PAYMENTS

To depositors, including dividends paid to them .....	\$870,219 44
For loans on bonds and mortgages .....	337,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$135,970) .....	138,415 34
For interest (other than dividend payments to depositors) ...	1,663 51
For current expenses of the bank, viz.:	
For salaries .....	\$7,074 52
For taxes: Surplus, \$318.07 .....	318 07
For rent of banking rooms .....	4,000 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,692 23
	<hr/>
	14,084 82
Other payments, viz.: Interest on contingent liabilities .....	520 91
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day .....	327,333 70
	<hr/> <hr/>
	\$1,690,037 72

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917 .....	7,143
Number of accounts opened or reopened during the year .....	3,554
Number of accounts closed during the year .....	2,096
Amount deposited during the year, not including dividends credited for that period .....	\$1,233,504 84
Amount withdrawn during the year .....	870,219 44
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$46,717 26
January 1, 1917 .....	49,891 11
Credited at other periods .....	84 93
	<hr/>
	96,693 30
Average amount of each account January 1, 1917 .....	394 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1916 .....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916 .....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts .....	\$126,712 64
Total expenses of the bank for the year 1916 .....	14,084 82
Dividends paid to depositors for the year 1916 .....	97,214 21
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	15,413 61
	<hr/> <hr/>



**28. BUFFALO SAVINGS BANK, BUFFALO**

[545 Main street; Incorporated 1846]

E. CORNING TOWNSEND, President. F. X. WANEMACHER, Treasurer.  
 CHARLES L. GURNEY, Vice-Pres. CHARLES DENNY, Asst. Secretary.  
 SEYMOUR P. WHITE, Vice-Pres. OSCAR J. RODENBACH, Asst. Treasurer.  
 GEORGE D. SEARS, Secretary.

**TRUSTEES**

E. CORNING TOWNSEND, JOHN L. CLAWSON, JOHN B. OLMSTED,  
 WM. H. GLENNY, SEYMOUR P. WHITE, JOHN A. MANN,  
 GEORGE BLEISTEIN, HENRY M. GERRANS, WM. HUDSON,  
 RICHARD E. GAVIN, DEWITT CLINTON, HUGH KENNEDY,  
 CHARLES L. GURNEY, C. B. PORTER, EDWARD L. KOONS.

**FINANCIAL  
RESOURCES**

Bonds and mortgages.....\$19,747,084 15

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California.....	\$101,000 00	\$96,328 75	\$103,020 00
State of Louisiana.....	100,000 00	109,655 00	109,000 00
Cities in other States.....	5,898,500 00	6,167,144 14	6,190,845 00
Cities in this State.....	3,201,361 50	3,327,637 18	3,321,779 47
Counties in this State.....	537,000 00	550,337 17	554,035 00
Towns in this State.....	79,000 00	84,332 50	79,000 00
Villages in this State.....	170,166 60	172,095 39	167,876 60
School districts in this State	100,250 00	102,160 58	102,797 50
Railroad mortgage bonds....	9,140,000 00	9,930,705 90	8,919,400 00
	<u>\$19,327,278 10</u>	<u>\$20,540,396 61</u>	<u>\$19,547,753 57</u>
			19,547,753 57

Banking house and lot, book value, \$450,000; cost, \$783,734.76;  
 actual cash value..... 783,734 76

Other real estate, book value, \$219,075.24; cost, \$219,075.24;  
 actual cash value..... 219,075 24

Cash on deposit in banks or trust companies..... 4,527,687 38

Cash on hand..... 386,368 92

Total of collectible interest..... 352,464 06

\$45,564,168 08

**LIABILITIES**

Amount due depositors, viz.:

Principal .....\$40,949,802 73  
 Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 768,117 11  
\$41,717,919 84

Surplus on market value..... 3,846,248 24

\$45,564,168 08

Surplus on par value, \$3,625,772.77.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,  
 before transactions of the day..... \$3,981,581 19  
 From depositors, not including dividends credited..... 11,922,303 26  
 From interest on loans, deposits and investments..... 1,954,117 08  
 From rents from banking house..... 4,640 11  
 From rents from other real estate..... 19,926 25  
 From mortgages ..... 1,500,284 49  
 From redemption of stocks and bonds..... 235,045 53  
 From stocks and bonds sold (total par value, \$50,000) ..... 50,723 80  
 From real estate sold..... 21,309 77  
 From all other sources, viz.: Land contracts..... 5,198 64  
\$19,695,130 12

## PAYMENTS

To depositors, including dividends paid to them.....	\$10,007,059 60	
For loans on bonds and mortgages.....	1,223,545 13	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,315,000).....	3,142,611 29	
For interest (other than dividend payments to depositors)...	32,168 74	
For current expenses of the bank, viz.:		
For salaries .....	\$75,458 14	
For taxes: Banking house, \$19,168.19; surplus, \$25,110.69 .....	44,278 88	
For expenses, except taxes, of banking house:		
Repairs .....	984 50	
Insurance .....	321 54	
Other .....	10,838 60	
For expenses of other real estate, viz.:		
Repairs .....	3,609 54	
Insurance .....	283 64	
Taxes .....	6,584 98	
Other .....	3,756 84	
For other expenses, not including expenses or other real estate nor other expenses of banking house....	12,691 12	
		158,807 78
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		15,891 34
Other payments, viz.:		
Taxes, interest and expense on contract advanced, refunded. ....	\$989 94	
New bank property purchased.....	200,000 00	
		200,989 94
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		4,914,056 30
		<u>\$19,695,130 12</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	70,478
Number of accounts opened or reopened during the year.....	14,263
Number of accounts closed during the year.....	9,839
Amount deposited during the year, not including dividends credited for that period.....	\$11,922,303 26
Amount withdrawn during the year.....	10,007,059 60
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$744,041 57
January 1, 1917.....	768,117 11
Credited at other periods.....	10,438 59
Paid but not credited.....	51 95
	<u>1,522,649 22</u>
Average amount of each account January 1, 1917.....	591 93
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,230 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,898,082 21
Total expenses of the bank for the year 1916.....	158,807 78
Dividends paid to depositors for the year 1916.....	1,522,649 22
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>216,625 21</u>

29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Main, Niagara, Church and Pearl streets ; incorporated 1854]

ROBERT S. DONALDSON, President. ROBERT D. YOUNG, Treasurer.  
G. BARRETT RICH, Vice-President. STEPHEN B. LEE, Asst. Treasurer.  
GEORGE R. HOWARD, Vice-President.

TRUSTEES

ROBT. S. DONALDSON,	L. D. RUMSEY,	WHITNEY G. CASE,
GEORGE L. WILLIAMS,	CARLTON M. SMITH,	ROBERT D. YOUNG,
WILLIAM A. ROGERS,	THOS. T. RAMSDELL,	GEORGE C. GINTHER,
G. BARRETT RICH,	JOHN W. ROBINSON,	JOHN K. WALKER,
GEORGE R. HOWARD,	H. W. SPRAGUE,	E. H. HUTCHINSON.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$33,559,407 93
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$300,000 00	\$320,345 00	\$309,000 00	
State of Massachusetts.....	500,000 00	560,625 00	480,000 00	
Cities in other States.....	3,282,000 00	3,432,899 95	3,318,070 00	
Cities in this State.....	7,775,014 63	7,888,570 51	7,746,939 80	
Counties in this State.....	100,000 00	100,000 00	99,800 00	
Railroad mortgage bonds....	10,175,000 00	10,748,732 30	9,008,180 00	
	<u>\$22,132,014 63</u>	<u>\$23,051,172 76</u>	<u>\$20,961,989 80</u>	20,961,989 80
Promissory notes payable on demand.....				187,845 00
Banking house and lot, book value, \$1,196,057.43; cost, \$1,196,057.43; actual cash value.....				1,196,057 43
Other real estate, book value, \$60,999.24; cost, \$60,999.24; actual cash value.....				60,999 24
Cash on deposit in banks or trust companies.....				5,670,187 48
Cash on hand.....				180,409 90
Total of collectible interest.....				678,239 60
Amount of all other assets, viz.: Rents due and accrued.....				2,221 72
				<u>\$62,497,358 10</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$57,156,194 46
Dividends credited or to be credited for the six months ending with December 31, 1916.....	1,076,204 99
	<u>\$58,232,399 45</u>
Surplus on market value.....	4,264,958 65
	<u>\$62,497,358 10</u>

Surplus on par value, \$5,434,983.48.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$3,657,656 42
From depositors, not including dividends credited.....	13,807,185 83
From interest on loans, deposits and investments.....	2,572,864 23
From rents from banking house.....	58,382 53
From rents from other real estate.....	698 98
From mortgages .....	1,338,117 07
From redemption of stocks and bonds.....	620,625 46
From loans paid.....	75,000 00
From real estate sold.....	17,851 71

From all other sources, viz.:

Profit — sale of real estate.....	\$143 98	
Profit — sale of old iron.....	21 00	
		<u>\$164 98</u>
		<u>\$22,148,547 21</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$12,984,517 28	
For loans on bonds and mortgages.....	2,623,375 00	
For loans on stocks and bonds and other securities.....	197,845 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$287,000).....	287,000 00	
For interest (other than dividend payments to depositors)...	2,000 43	
For current expenses of the bank, viz.:		
For salaries .....	\$73,409 80	
For taxes: Banking house, \$30,717.51; surplus, \$28,911.71 .....	59,629 22	
For expenses, except taxes, of banking house:		
Repairs .....	9,116 21	
Insurance .....	2,326 86	
Other .....	26,491 73	
For expenses of other real estate, viz.:		
Repairs .....	224 15	
Insurance .....	363 34	
Taxes .....	2,105 49	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	23,810 38	
		<u>197,477 18</u>
Other payments, viz.:		
Loss — real estate sold.....	\$1,995 69	
Loss — on bank account.....	3,739 25	
		<u>5,734 94</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	5,850,597 38	
		<u>\$22,148,547 21</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	98,713
Number of accounts opened or reopened during the year.....	16,239
Number of accounts closed during the year.....	12,791
Amount deposited during the year, not including dividends credited for that period.....	\$13,807,185 83
Amount withdrawn during the year.....	12,984,517 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,063,774 10
January 1, 1917.....	1,076,204 99
Credited at other periods.....	1,811 64
	<u>2,131,790 73</u>
Average amount of each account January 1, 1917.....	608 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$2,628,169 54
Total expenses of the bank for the year 1916.....	203,212 12
Dividends paid to depositors for the year 1916.....	2,131,790 73
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>293,166 69</u>

30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President.      HOWARD H. BAKER, Vice-President.  
HENRY ERB, Vice-President.      FRANKLIN W. H. BECKER, Treas.

TRUSTEES

HENRY ERB,	HENRY E. BOLLER,	CHAS. H. DONALDSON.
ALBERT J. WHEELER,	WILLIAM F. WENDT,	EDW. E. COATSWORTH,
HOWARD H. BAKER,	F. W. H. BECKER,	GEO. D. MONTGOMERY,
CHARLES DIEBOLD, Jr.,	WILLIAM SIMON,	GROVER W. WENDE,
EDWARD A. EISELE,	LEWIS J. HEINTZ,	HENRY R. HOFFELD.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$5,485,970 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$575,000 00	\$607,331 90	\$590,000 00	
Cities in this State.....	2,251,865 32	2,299,547 32	2,309,968 21	
Counties in this State.....	162,000 00	166,370 20	162,560 00	
Villages in this State.....	166,930 50	168,730 33	169,959 80	
School districts in this State	101,000 00	101,000 00	101,400 00	
Railroad mortgage bonds....	2,175,000 00	2,159,062 50	1,920,500 00	
	<u>\$5,431,795 82</u>	<u>\$5,502,042 25</u>	<u>\$5,254,388 01</u>	5,254,388 01
Banking house and lot, book value, \$100,000; cost, \$150,000; actual cash value.....				150,000 00
Cash on deposit in banks and trust companies.....				1,119,574 86
Cash on hand.....				113,450 13
Total of collectible interest.....				115,595 11
Amount of all other assets, viz: Taxes advanced.....				2,139 01
				<u>\$12,241,117 12</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$11,190,391 77
Dividends credited or to be credited for the six months ending with December 31, 1916.....	214,209 75
	<u>\$11,404,601 52</u>
Surplus on market value.....	836,515 60
	<u>\$12,241,117 12</u>
Surplus on par value, \$1,013,923.41.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$826,430 89
From depositors, not including dividends credited.....	2,792,139 64
From interest on loans, deposits and investments.....	522,001 34
From rents from banking house.....	4,549 92
From mortgages.....	314,725 00
From redemption of stocks and bonds.....	677,344 75
From stocks and bonds sold (total par value, \$250,000) ....	248,503 52
From all other sources, viz: Barge Canal judgment paid....	9,078 48
	<u>\$5,394,773 54</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,460,442 27	
For loans on bonds and mortgages.....	741,750 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$956,576.87).....	902,725 45	
For interest (other than dividend payments to depositors) ..	5,087 24	
For current expenses of the bank, viz.:		
For salaries .....	\$27,387 35	
For taxes: Banking house, \$9,587.12; surplus, \$6,787.10 .....	16,374 22	
For expenses, except taxes, of banking house:		
Repairs .....	509 47	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,472 55	
		50,743 59
Other payments, viz: Purchase money mortgage refund.....	1,000 00	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,233,024 99	
		<u>\$5,394,773 54</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	14,461	
Number of accounts opened or reopened during the year.....	2,760	
Number of accounts closed during the year.....	1,783	
Amount deposited during the year, not including dividends credited for that period.....	\$2,792,139 64	
Amount withdrawn during the year.....	2,460,442 27	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$208,933 79	
January 1, 1917.....	214,209 75	
Credited at other periods.....	1,684 81	
		424,828 35
Average amount of each account January 1, 1917.....	788 64	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts.....	\$536,487 43	
Total expenses of the bank for the year 1916.....	50,743 59	
Dividends paid to depositors for the year 1916.....	424,828 35	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	60,915 49	

# GREENE COUNTY

## 31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1868]

W. IRVING JENNINGS, President.      ORRIN DAY, Treasurer.  
EMORY A. CHASE, Vice-President.      JEREMIAH DAY, Secretary.

### TRUSTEES

W. I. JENNINGS,	EMORY A. CHASE,	GEORGE S. LEWIS,
JEREMIAH DAY,	JAMES L. MALCOLM,	FRANK H. OSBORN,
ORRIN DAY,	A. C. BLOODGOOD,	OMAR V. SAGE,
WM. PALMATIER,	ADDISON P. JONES,	WILLIAM J. HUGHES,
CHARLES E. BASSETT,	WM. H. VAN ORDEN,	J. CLARK SALISBURY.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$1,457,793 94  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$45,000 00	\$45,856 25	\$47,300 00	
State of Wyoming.....	25,000 00	84,582 50	27,390 00	
State of California.....	25,000 00	23,500 00	25,500 00	
Cities in other States.....	728,000 00	760,570 81	744,510 00	
Cities in this State.....	457,080 00	471,416 49	463,031 20	
Counties in this State.....	59,000 00	65,740 97	59,000 00	
Towns in this State.....	40,000 00	40,425 80	42,170 00	
Villages in this State.....	89,000 00	94,668 50	89,340 00	
School districts in this State	75,780 00	81,782 04	77,625 10	
Railroad mortgage bonds....	494,000 00	516,947 11	461,030 00	
	<u>\$2,037,860 00</u>	<u>\$2,135,469 97</u>	<u>\$2,036,896 30</u>	2,036,896 30
Banking house and lot, book value, \$40,000; cost, \$54,512.27				
actual cash value.....				40,000 00
Cash on deposit in banks or trust companies.....				224,289 07
Cash on hand.....				24,011 98
Total of collectible interest.....				50,964 38
				<u><u>\$3,833,955 67</u></u>

### LIABILITIES

#### Amount due depositors, viz.:

Principal .....	\$3,386,631 14	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	56,428 28	\$3,443,059 40

#### Other liabilities, viz.:

Expenses incurred, but unpaid: Adding machine.....	3 95
Surplus on market value.....	390,892 32
	<u><u>\$3,833,955 67</u></u>

Surplus on par value, \$391,856.02.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$241,426 64
From depositors, not including dividends credited.....	736,174 21
From interest on loans, deposits and investments.....	152,859 70
From mortgages.....	60,050 00

From redemption of stocks and bonds.....	\$76,830 00
From stocks and bonds sold (total par value, \$10,000).....	10,082 65
From loans paid.....	2,500 00
From all other sources, viz.: Profit sale of bonds.....	183 25
	<hr/>
	<b>\$1,280,106 45</b>
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$776,135 26
For loans on bonds and mortgages.....	241,400 00
For interest (other than dividend payments to depositors)...	23 88
For current expenses of the bank, viz.:	
For salaries .....	\$8,136 00
For taxes: Banking house, \$905.62; surplus, \$3,087.81; on mortgages, \$46.....	4,039 43
For expenses, except taxes, of banking house:	
Repairs .....	19 19
Insurance .....	185 00
Other .....	261 12
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,606 02
	<hr/>
	14,245 76
Other payments, viz.: Profit and loss.....	50
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	248,301 05
	<hr/>
	<b>\$1,280,106 45</b>
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,564
Number of accounts opened or reopened during the year.....	860
Number of accounts closed during the year.....	704
Amount deposited during the year, not including dividends credited for that period.....	\$736,174 21
Amount withdrawn during the year.....	776,135 26
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$55,431 67
January 1, 1917.....	56,428 26
	<hr/>
	111,859 93
Average amount of each account January 1, 1917.....	155 19
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, except deposits arising from society accounts, or ju- dicial sales, or trust funds or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$4,071 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts.....	\$150,670 42
Total expenses of the bank for the year 1916.....	14,047 58
Dividends paid to depositors for the year 1916.....	111,859 93
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	24,762 91
	<hr/>



# JEFFERSON COUNTY

## 32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; Incorporated 1859]

HENRY PURCELL, President.

GEORGE C. SHERMAN, Vice-President.

O. E. HUNGERFORD, Vice-President.

A. T. E. LANSING, Treasurer.

### TRUSTEES

D. C. MIDDLETON,  
O. E. HUNGERFORD,  
GEO. C. SHERMAN,  
ROBT. J. BUCK,  
H. PURCELL,

S. R. CLEVELAND,  
D. M. ANDERSON,  
D. M. COSGROVE,  
A. T. E. LANSING,

S. A. UPHAM,  
F. H. WADDINGHAM,  
P. A. PITCHER,  
CARL G. NILL,  
FRED. W. COBURN.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$3,901,182 75  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Delaware.....	\$100,000 00	\$103,250 00	\$102,000 00
Cities in other States.....	545,000 00	562,288 48	552,100 00
Cities in this State.....	1,078,800 00	1,110,916 45	1,070,858 00
Counties in this State .....	130,000 00	133,712 65	130,240 00
Towns in this State .....	173,700 00	183,150 08	170,875 00
Villages in this State .....	281,925 94	286,658 24	283,209 33
School districts in this State	46,165 82	47,241 62	46,016 52
Railroad mortgage bonds....	2,307,000 00	2,318,353 13	2,106,600 00
	<u>\$4,662,591 76</u>	<u>\$4,745,570 65</u>	<u>\$4,461,898 85</u>

\$4,461,898 85

Banking house and lot, book value, \$111,500; cost, \$115,548.78;

actual cash value..... 111,500 00

Cash on deposit in banks or trust companies..... 603,788 69

Cash on hand..... 108,012 13

Total of collectible interest..... 71,193 78

Amount of all other assets, viz.:

Land contracts . . . . . \$73,487 60

Rents due and accrued . . . . . 338 92

73,826 52

\$9,331,402 72

### LIABILITIES

Amount due depositors, viz.:

Principal . . . . . \$8,692,004 54

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 161,825 08

\$8,856,829 62

Surplus on market value..... 474,573 10

\$9,331,402 72

Surplus on par value. \$678,226.01.

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$778,260 81
From depositors, not including dividends credited.....	2,080,436 91
From interest on loans, deposits and investments.....	407,582 28
From rents from banking house.....	6,848 51
From rents from other real estate.....	944 04
From mortgages.....	386,589 25
From redemption of stocks and bonds.....	69,311 54

## JEFFERSON COUNTY

111

From stocks and bonds sold (total par value, \$100,000) . . . . .	\$93,500 00
From real estate sold . . . . .	24,550 00
From all other sources, viz.:	

Appraisal fees . . . . .	\$629 60
Lands contracts . . . . .	7,212 40
Insurance premium advanced, refunded . . . . .	25 00
Profit and Loss-recovery . . . . .	82 08

7,949 08

\$3,855,972 42

## PAYMENTS

To depositors, including dividends paid to them . . . . .	\$1,804,039 78
For loans on bonds and mortgages . . . . .	361,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$965,000) . . . . .	916,839 38
For interest (other than dividend payments to depositors) . . . . .	8,354 85
For current expenses of the bank, viz.:	

For salaries . . . . .	\$20,366 27
For taxes: Banking house, \$3,100.71; surplus, \$3,852.74 . . . . .	6,953 45
For expenses, except taxes, of banking house:	
Repairs . . . . .	186 17
Insurance . . . . .	434 22
Other . . . . .	2,117 15
For expenses of other real estate, viz.:	
Repairs . . . . .	232 62
Insurance . . . . .	380 19
Taxes . . . . .	308 95
Other . . . . .	289 14
For other expenses, not including expenses of other real estate nor other expenses of banking house . . . . .	4,497 30

35,765 46

## Other payments, viz.:

Appraisal fees . . . . .	\$3 25
Land contract . . . . .	17,000 00
Taxes and insurance advanced . . . . .	235 46
For release of mortgage . . . . .	150 00
Cash difference . . . . .	13 42
Miscellaneous payment . . . . .	170 00

17,572 13

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day . . . . .	711,800 82
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\$3,855,972 42

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917 . . . . .	30,421
Number of accounts opened or reopened during the year . . . . .	2,820
Number of accounts closed during the year . . . . .	3,117
Amount deposited during the year, not including dividends credited for that period . . . . .	\$2,080,436 91
Amount withdrawn during the year . . . . .	1,804,039 78
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$159,540 30
January 1, 1917 . . . . .	164,825 08
Credited at other periods . . . . .	182 95
	324,548 33
Average amount of each account January 1, 1917 . . . . .	291 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1916 . . . . .	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916 . . . . .	4
Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts . . . . .	\$399,650 04
Total expenses of the bank for the year 1916 . . . . .	35,765 46
Dividends paid to depositors for the year 1916 . . . . .	324,548 33
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	39,336 25

**33. WATERTOWN SAVINGS BANK, WATERTOWN**

[125 Washington street; incorporated 1898]

**I. L. HUNT, President.****W. W. CONDE, Vice-President.****SILAS L. GEORGE, Vice-President.****HARVEY W. STEELE, Treasurer.****TRUSTEES**

**ALLEN C. BEACH,**  
**JOHN R. PAWLING,**  
**WILLIAM E. SILL,**  
**SILAS L. GEORGE,**  
**H. W. STEELE,**  
**HERBERT E. HARMON,**

**W. W. CONDE,**  
**H. P. DUNLAP,**  
**CHARLES D. BINGHAM,**  
**ANDREW C. CORNWELL,**  
**GEORGE J. DRYDEN,**  
**LORENZO SMITH,**

**ISAAC L. HUNT,**  
**ANTONIO F. MILLS,**  
**IRA SHARP,**  
**ADAM BICKELHAUPT,**  
**ELI B. JOHNSON,**  
**KARL GEORGE.**

**FINANCIAL**  
**RESOURCES**

Bonds and mortgages..... \$2,003,632 60

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana .....	\$25,000 00	\$24,943 00	\$26,450 00	
Cities in other States .....	293,000 00	302,189 38	305,965 00	
Cities in this State .....	207,709 20	213,426 81	218,417 18	
Counties in this State .....	113,000 00	113,871 80	114,000 00	
Towns in this State .....	37,125 00	37,541 00	37,766 00	
Villages in this State .....	398,980 96	404,301 66	405,930 76	
School districts in this State	127,900 00	129,499 01	130,170 00	
Railroad mortgage bonds ....	370,000 00	373,801 90	344,000 00	
	<u>\$1,572,715 16</u>	<u>\$1,599,574 56</u>	<u>\$1,582,698 94</u>	1,582,698 94
Cash on deposit in banks or trust companies.....				337,708 29
Cash on hand.....				23,095 06
Total of collectible interest.....				27,335 82
				<u>\$3,974,470 71</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . .	\$3,675,722 06	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	70,907 32	\$3,746,629 38
Surplus on market value.....		227,841 33
		<u>\$3,974,470 71</u>
Surplus on par value, \$217,857.55.		

## CASH TRANSACTIONS DURING THE YEAR 1915

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$339,875 27
From depositors, not including dividends credited.....	721,938 09
From interest on loans, deposits and investments.....	179,725 93
From mortgages.....	133,823 97
From redemption of stocks and bonds.....	71,063 46
	<hr/>
	\$1,446,426 72

## PAYMENTS

To depositors, including dividends paid to them.....	\$681,693 79
For loans on bonds and mortgages.....	222,742 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$166,654.20).....	164,634 45
For interest (other than dividend payments to depositors)...	1,722 40
For current expenses of the bank, viz.:	
For salaries .....	\$8,700 00
For taxes; surplus \$1,715.45; on mortgages, \$7.75....	1,723 20
For rent of banking rooms.....	1,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,907 53
	<hr/>
	14,830 73
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	360,803 35
	<hr/>
	\$1,446,426 72

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,456
Number of accounts opened or reopened during the year.....	909
Number of accounts closed during the year.....	1,128
Amount deposited during the year, not including dividends credited for that period.....	\$721,938 09
Amount withdrawn during the year.....	681,693 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$69,072 79
January 1, 1917 .....	70,907 32
	<hr/>
	139,980 11
Average amount of each account January 1, 1917.....	396 21
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	177,434 48
Total expenses of the bank for the year 1916.....	14,830 73
Dividends paid to depositors for the year 1916.....	139,980 11
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	22,623 64

**KINGS COUNTY**

**34. BAY RIDGE SAVINGS BANK, BROOKLYN**

[5517 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President. JOHN D. HOLSTEN, Treasurer.  
MICHAEL MURPHY, Vice-President. PIERCE KEEFE, Secretary.  
WM. A. FISCHER, Vice-President.

**TRUSTEES**

MAURICE T. LEWIS,	JUSTUS BERGE,	WILLIAM BOLGER,
MICHAEL MURPHY,	HENRY MEYER,	OLAF OLAFSON,
JOHN D. HOLSTEN,	HENRY SCHWANENEDE	WILLIAM A. FISCHER.
PIERCE KEEFE,	WM. E. KAY,	WILLIAM F. KENNY.
GEORGE IHNKEN,	PETER N. MEINCKE,	WILLIAM WARD.
	HENRY KETTELHODT,	

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$816,850 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$45,000 00	\$47,181 89	\$48,550 00	
Cities in this State .....	34,000 00	29,863 25	31,960 00	
Towns in this State .....	5,000 00	5,136 46	5,200 00	
Villages in this State .....	78,547 40	78,874 38	81,587 39	
School districts in this State	14,000 00	14,381 96	14,605 00	
Railroad mortgage bonds ....	90,000 00	85,162 50	84,900 00	
	<u>\$266,547 40</u>	<u>\$260,603 44</u>	<u>\$266,802 39</u>	266,802 39
Cash on deposit in banks or trust companies.....				80,100 51
Cash on hand.....				7,951 33
Total of collectible interest.....				9,625 41
				<u>\$1,181,329 64</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$1,129,305 16	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	17,629 74	\$1,146,934 90
Surplus on market value.....		34,394 74
		<u>\$1,181,329 64</u>
Surplus on par value, \$34,139.75.		

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$75,384 21
From depositors, not including dividends credited.....	1,050,849 30
From interest on loans, deposits and investments.....	44,730 94
From mortgages.....	18,850 00
From redemption of stocks and bonds.....	6,833 33
From stocks and bonds sold (total par value, \$15,000).....	15,412 50
	<u>\$1,212,060 28</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$678,604 11
For loans on bonds and mortgages.....	330,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$107,880.80).....	107,571 67
For interest (other than dividend payments to depositors)...	1,414 37
For current expenses of the bank, viz.:	
For salaries . . . . .	\$2,956 00
For taxes: surplus . . . . .	15 13
For expenses, except taxes, of banking house:	
Repairs . . . . .	167 77
Insurance . . . . .	45 00
For rent of banking rooms . . . . .	1,150 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,776 87
	<hr/>
	6,110 77
Other payments, viz.: Profit and loss.....	7 52
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	88,051 84
	<hr/>
	<u>\$1,212,060 28</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,195
Number of accounts opened or reopened during the year.....	3,316
Number of accounts closed during the year.....	1,419
Amount deposited during the year, not including dividends credited for that period.....	\$1,050,849 30
Amount withdrawn during the year.....	678,604 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$14,291 23
January 1, 1917 . . . . .	17,629 74
	<hr/>
	31,920 97
Average amount of each account January 1, 1917.....	185 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$46,394 27
Total expenses of the bank for the year 1916.....	6,118 29
Dividends paid to depositors for the year 1916.....	31,920 97
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	8,355 01

35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

HOWARD M. SMITH, President.  
EDWARD LYONS, Vice-President.  
GRANVILLE W. HARMAN, Vice-Pres.

WALTER C. HUMSTONE, Treasurer.  
RAYMOND LOUNSBERY, Secretary.

TRUSTEES

CHAS. M. AIKMAN,  
JOSEPH M. BACON,  
JOHN W. BAILEY,  
CHARLES COOPER,  
WILLIAM J. GILPIN,  
WILLIAM H. GOOD,  
WILLIAM H. HARDING,  
G. W. HARMAN,

WALTER C. HUMSTONE,  
ALFRED T. LEWARD,  
R. LOUNSBERY,  
EDWARD LYONS,  
GEORGE W. PIPE,  
HOWARD M. SMITH,  
L. BERTRAND SMITH,  
JOHN D. SULLIVAN,

THOS. J. WASHBURN,  
L. A. WRAY,  
PATRICK M. WOODS,  
JOHN H. BURROUGHS,  
ERNEST H. PILSBURY,  
HENRY C. LA ROWE,  
JOHN R. STINE,  
CLARENCE B. SMITH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,722,997 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$52,875 00	\$56,500 00
State of Maryland .....	25,000 00	23,630 90	24,250 00
State of New Mexico .....	17,500 00	18,511 46	19,250 00
State of Oklahoma .....	35,000 00	35,307 25	36,050 00
State of Louisiana.....	45,000 00	47,365 87	49,550 00
State of Utah.....	25,000 00	24,187 50	25,000 00
State of Tennessee .....	25,000 00	26,272 75	27,250 00
Cities in other States.....	432,408 40	455,402 20	456,054 94
Cities in this State.....	711,021 00	729,628 69	736,179 47
Counties in this State .....	128,000 00	136,943 90	139,120 00
Towns in this State .....	137,800 00	145,274 06	147,876 00
Villages in this State .....	215,820 00	226,408 82	229,307 20
School districts in this State	130,500 00	135,191 30	139,345 00
Railroad mortgage bonds....	245,000 00	263,285 94	221,800 00
	<u>\$2,223,049 40</u>	<u>\$2,320 285 64</u>	<u>\$2,307,532 61</u>
			\$2,307,532 61
Banking house and lot, book value, \$55,000; cost, \$55,000; actual cash value.....			55,000 00
Other real estate, book value, \$10,000; cost, \$10,459.82; actual cash value.....			10,000 00
Cash on deposit in banks and trust companies.....			473,984 27
Cash on hand.....			17,403 34
Total of collectible interest.....			56,671 95
			<u>\$5,643,591 67</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$5,188,841 10
Dividends credited or to be credited for the six months ending with December 31, 1916.....	92,184 54
	<u>\$5,281,025 64</u>
Surplus on market value.....	362,566 03
	<u>\$5,643,591 67</u>

Surplus on par value, \$278,082.82.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$388,291 71
From depositors, not including dividends credited.....	2,374,807 11
From interest on loans, deposits and investments.....	229,578 58
From rents from banking house.....	1,800 00

From rents from other real estate.....	\$65 00
From mortgages.....	126,700 00
From redemption of stocks and bonds.....	5,200 00
From stocks and bonds sold (total par value, \$120,000).....	134,480 50
	<hr/>
	\$3,260,922 90
	<hr/>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,743,033 55
For loans on bonds and mortgages.....	547,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$415,500).....	441,646 37
For interest (other than dividend payments to depositors)...	3,698 96
For current expenses of the bank, viz.:	
For salaries . . . . .	\$15,432 80
For taxes: Banking house, \$958; surplus, \$2,141.60.....	3,099 60
For expenses, except taxes, of banking house:	
Repairs . . . . .	85 10
Insurance . . . . .	48 91
Other . . . . .	38 00
For expenses of other real estate, viz.:	
Repairs . . . . .	506 20
Taxes . . . . .	218 00
Other . . . . .	72 92
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,667 55
	<hr/>
	23,169 08
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,459 82
Other payments, viz.: Profit and loss—forged draft.....	225 51
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	491,389 61
	<hr/>
	\$3,260,922 90
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	16,989
Number of accounts opened or reopened during the year.....	3,809
Number of accounts closed during the year.....	2,067
Amount deposited during the year, not including dividends credited for that period.....	\$2,374,807 11
Amount withdrawn during the year.....	1,743,033 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$85,412 21
January 1, 1917 . . . . .	92,184 54
	<hr/>
	177,596 75
Average amount of each account January 1, 1917.....	310 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$235,038 30
Total expenses of the bank for the year 1916.....	23,169 08
Dividends paid to depositors for the year 1916.....	177,596 75
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	34,272 47
	<hr/>



36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President.  
DANIEL J. CREEM, Vice-President.  
RICHARD L. EDWARDS, Vice-Pres.

LAURUS E. SUTTON, Comptroller.  
ARTHUR C. HARE, Cashier.  
CHAS. C. PUTNAM, Asst. Comptroller.

TRUSTEES

CROWELL HADDEN,  
RICHARD L. EDWARDS,  
EDW. H. LITCHFIELD,  
FRANK LYMAN,  
DAVID G. LEGGET,  
WILLIS L. OGDEN,  
JOHN F. HALSTED,  
FRANK L. BABBOTT,  
HENRY F. NOYES,

SANFORD H. STEELE,  
DANIEL J. CREEM,  
CLINTON R. JAMES,  
B. HERBERT SMITH,  
FRANCIS L. NOBLE,  
F. A. M. BURRELL,  
EDWIN P. MAYNARD,  
WILLIAM L. MOFFAT,

HAROLD I. PRATT,  
CHARLES J. PEABODY,  
MARTIN JOOST,  
ALBERT L. MASON,  
FRANK D. TUTTLE,  
WILLIAM MASON,  
CHARLES L. MORSE,  
S. EDWIN BUCHANAN,  
JAMES H. JOURDAN.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$32,575,250 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York . . . . .	\$200,000 00	\$205,156 25	\$212,000 00
State of California . . . . .	400,000 00	388,481 88	406,020 00
State of Maryland . . . . .	200,000 00	196,680 00	202,000 00
State of Massachusetts . . . .	850,000 00	916,957 00	816,000 00
State of Tennessee . . . . .	200,000 00	199,847 50	214,250 00
Cities in other States.....	6,169,000 00	6,287,171 61	6,100,415 00
Cities in this State . . . . .	7,831,700 00	8,166,082 82	8,097,131 50
Counties in this State.....	845,000 00	890,921 73	876,265 00
Towns in this State.....	68,000 00	68,277 50	68,680 00
Railroad mortgage bonds ....	9,480,000 00	10,033,745 05	8,871,860 00
	<u>\$26,243,700 00</u>	<u>\$27,353,321 34</u>	<u>\$25,864,621 50</u>
			25,864,621 50
Banking house and lot, book value, \$427,000; cost, \$893,- 047.87, actual cash value.....			427,000 00
Other real estate, book value, \$292,914.13; cost, \$292,914.13; actual cash value.....			292,914 13
Cash on deposit in banks or trust companies.....			3,963,466 87
Cash on hand.....			99,130 76
Total of collectible interest.....			852,595 67
Amount of all other assets, viz.: Rents accrued.....			300 00
			<u>\$64,075,278 93</u>

LIABILITIES

Amount due depositors, viz.:

Principal . . . . .	\$56,538,558 73
Dividends credited or to be credited for the six months ending with December 31, 1916.....	1,081,338 92
	<u>\$57,619,897 65</u>
Surplus on market value.....	6,455,381 28
	<u>\$64,075,278 93</u>

Surplus on par value, \$6,834,459.78.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$3,400,770 75
From depositors, not including dividends credited.....	12,960,491 41
From interest on loans, deposits and investments.....	2,742,902 15
From rents from other real estate.....	10,381 24
From mortgages.....	933,719 68

From redemption of stocks and bonds.....	\$246,000 00
From stocks and bonds sold (total par value, \$2,595,000) .....	2,698,760 94
From real estate sold.....	95,000 00

## From all other sources, viz.:

Final rents from real estate sold.....	\$2,355 13	
Recovery on note . . . . .	90 00	
Insurance premiums advanced-refunded .....	26 13	
		2,471 26
		<u>\$23,090,497 43</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$11,763,271 47
For loans on bonds and mortgages.....	1,523,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,263,000) .....	5,481,165 22
For interest (other than dividend payments to depositors) ...	68,874 97

## For current expenses of the bank, viz.:

For salaries . . . . .	\$86,999 92	
For taxes: Banking house, \$12,480; surplus, \$54,241.61	66,721 61	
For expenses, except taxes, of banking house:		
Repairs . . . . .	2,423 80	
Insurance. . . . .	133 21	
Other . . . . .	674 34	
For expenses of other real estate, viz.:		
Repairs . . . . .	2,837 20	
Insurance . . . . .	66 60	
Taxes . . . . .	7,030 58	
Other . . . . .	3,708 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	20,877 29	
		191,473 14

Other payments, viz.: Tellers cash short.....	115 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	4,062,597 63

\$23,090,497 43

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	73,090
Number of accounts opened or reopened during the year.....	10,978
Number of accounts closed during the year.....	9,109
Amount deposited during the year, not including dividends credited for that period.....	\$12,960,491 41
Amount withdrawn during the year.....	11,763,271 47
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$1,050,253 18
January 1, 1917 . . . . .	1,081,338 92
	2,131,592 10
Average amount of each account January 1, 1917.....	788 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$2,688,753 99
Total expenses of the bank for the year 1916.....	352,454 82
Dividends paid to depositors for the year 1916.....	2,131,592 10
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	204,707 07

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

JERE E. BROWN, President.  
GEO. W. SCHAEDELE, Vice-President.  
HENRY SCHADE, Vice-President.

LOUIS J. BURGER, Secretary.  
GEORGE J. MERKED, Cashier.

TRUSTEES

RUFUS L. SCOTT,  
DANIEL CANTY,  
EDWARD BUSH,  
HENRY SCHADE,  
JOHN H. SCHEIDT,  
WILLIAM S. WANDEL,  
WILLIAM G. MILLER,  
AUGUSTUS P. AVERY,

JERE E. BROWN,  
JOHN H. VANDERVEER,  
M. L. REYNOLDS,  
F. H. NARWOOD,  
LOUIS G. BURGER,  
GEORGE W. SCHAEDELE,  
ANDREW F. WILSON,  
M. FACKENTHAL,

HERMAN C. HUELLE,  
THEOPHILE THONET,  
CHRISTIAN D. HOMEYER,  
DAVID H. MOORE,  
FRANK L. BROWN,  
C. S. H. TIEBOUT, JR.,  
SMITH S. WANDEL,  
GEORGE K. MERKED.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,489,846 13  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama .....	\$3,500 00	\$3,697 40	\$3,535 00	
State of California .....	75,000 00	72,731 28	75,750 00	
State of Idaho .....	75,000 00	77,260 00	76,500 00	
State of Louisiana .....	50,000 00	49,313 80	54,500 00	
State of Mississippi .....	74,000 00	75,134 85	74,000 00	
State of Missouri .....	17,000 00	16,676 97	17,000 00	
State of New Mexico.....	50,000 00	50,596 45	51,500 00	
State of Oklahoma .....	70,000 00	69,732 74	70,900 00	
State of Tennessee .....	75,000 00	79,321 84	82,500 00	
Cities in other States .....	580,985 00	604,542 89	602 577 64	
Cities in this State.....	1,157,424 09	1,185,722 49	1,188,682 25	
Counties in this State .....	133,640 00	138,420 31	139,732 00	
Towns in this State .....	35,500 00	37,316 88	37,065 00	
Villages in this State .....	84,213 84	88,879 15	84,950 25	
School districts in this State	52,000 00	55,695 17	56,160 00	
Railroad mortgage bonds....	826,000 00	323,022 46	316,230 00	
	<u>\$2,859,262 93</u>	<u>\$2,928,064 66</u>	<u>\$2,931,582 14</u>	2,931,582 14
Banking house and lot, book value, \$35,000; cost, \$48,215.76; actual cash value.....				35,000 00
Other real estate, book value, \$94,608.27; cost, \$94,608.27; actual cash value.....				94,608 27
Cash on deposit in banks or trust companies.....				650,112 83
Cash on hand.....				96,275 23
Total of collectible interest.....				61,686 24
				<u>\$7,359,110 84</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$6,631,163 73
Dividends credited or to be credited for the six months ending with December 31, 1916.....	123,683 02
	<u>\$6,776,846 75</u>
Surplus on market value.....	582,264 09
	<u>\$7,359,110 84</u>

Surplus on par value, \$485,540.13.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$620,064 79
From depositors, not including dividends credited.....	2,064,212 28
From interest on loans, deposits and investments.....	312,171 68

# KINGS COUNTY

121

From rents from banking house.....	\$2,335 51
From rents from other real estate.....	8,627 00
From mortgages . . . . .	128,405 00
From redemption of stocks and bonds.....	158,632 28
From real estate sold.....	2,000 00
From all other sources, viz.:	
Discount on bonds . . . . .	\$11,976 19
Deficiency on sale of real estate.....	7 92
Redemption of judgment against State of New York.	5,010 24
	<u>16,994 35</u>
	<u><u>\$3,313,442 89</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,674,249 42
For loans on bonds and mortgages.....	280,284 13
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$556,000).....	572,558 54
For interest (other than dividend payments to depositors)...	5,526 93
For current expenses of the bank, viz.:	
For salaries . . . . .	\$15,900 00
For taxes: Banking house, \$1,008.95; surplus, \$4,633.95	5,642 90
For expenses, except taxes, of banking house:	
Repairs . . . . .	539 09
Insurance . . . . .	266 42
Other . . . . .	1,721 47
For expenses of other real estate, viz.:	
Repairs . . . . .	772 44
Insurance. . . . .	457 50
Taxes . . . . .	2,384 38
Other . . . . .	2,297 72
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,359 97
	<u>34,321 87</u>
Other payments, viz.	
Deficiency in real estate sold.....	113 94
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	746,388 06
	<u><u>\$3,313,442 89</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	15,447
Number of accounts opened or reopened during the year.....	2,886
Number of accounts closed during the year.....	1,635
Amount deposited during the year, not including dividends credited for that period.....	\$2,064,212 28
Amount withdrawn during the year.....	1,674,249 42
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 . . . . .	\$116,722 53
January 1, 1917 . . . . .	123,688 02
	<u>240,405 55</u>
Average amount of each account January 1, 1917.....	438 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$323,697 73
Total expenses of the bank for the year 1916.....	36,651 57
Dividends paid to depositors for the year 1916.....	240,405 55
Net earnings for the year 1916 over expenses and dividends paid to depositors . . . . .	<u><u>46,640 61</u></u>

**38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN**

[Corner Lafayette and Flatbush avenues; incorporated 1886]

**REMSEN RUSHMORE, President.****WILLIAM A. AVIS, Treasurer.****THEOPHILUS OLENA, Vice-President.****HENRY V. RAYMOND, Secretary.****FRED'K H. WEBSTER, Vice-Pres.****TRUSTEES**

**FRANCIS O. AFFELD,**  
**WILLIAM A. AVIS,**  
**DAVID F. BUTCHER,**  
**JACOB G. DETTMER,**  
**THEOPHILUS OLENA,**  
**REMSEN RUSHMORE,**  
**JOHN M. RIDER,**

**H. V. RAYMOND,**  
**J. B. SUMMERFIELD,**  
**FRED'K H. WEBSTER,**  
**EDWIN H. SAYRE,**  
**RUFUS T. GRIGGS,**  
**JAMES G. SHAW,**  
**CLARENCE T. COREY,**

**FRANK C. SWAN,**  
**RALPH E. DAYTON,**  
**BARTHOL A. GREENE,**  
**CHARLES H. KELBY,**  
**STEPHEN VALENTINE,**  
**LESTER A. LEWIS,**  
**E. W. CONE.**

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$2,527,920 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts . . . .	\$3,000 00	\$3,087 00	\$2,580 00
State of Delaware .....	20,000 00	21,050 00	20,400 00
State of Louisiana .....	70,000 00	78,157 72	75,100 00
State of Tennessee .....	55,000 00	58,228 51	60,400 00
State of California .....	43,000 00	41,970 00	43,530 00
Cities in other States .....	368,000 00	392,129 29	390,580 00
Cities in this State .....	315,330 00	330,141 64	329,088 95
Counties in this State .....	59,000 00	60,420 27	60,815 00
Towns in this State .....	133,500 00	142,499 55	142,187 50
Villages in this State .....	125,200 00	127,876 52	128,802 45
School districts in this State	29,000 00	29,828 12	30,000 00
Railroad mortgage bonds ....	328,469 60	314,394 74	315,830 81
	<u>\$1,549,499 60</u>	<u>\$1,599,783 45</u>	<u>\$1,599,314 71</u>

1,599,314 71

Other real estate, book value, \$10,141.18; cost, \$10,141.18;

actual cash value ..... 10,141 18

Cash on deposit in banks or trust companies..... 423,008 90

Cash on hand..... 16,564 40

Total of collectible interest..... 47,534 03

Amount of all other assets, viz.:

Furniture and fixtures..... \$2,500 00

Insurance premium advanced..... 94 80

2,594 80

\$4,627,078 02

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . . \$4,283,482 52

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 75,103 83

\$4,358,586 35

Other liabilities, viz.:

Expenses incurred but unpaid:

Surplus tax . . . . . \$1,000 00

Suspense account . . . . . 695 28

1,695 28

Surplus on market value..... 266,796 39

\$4,627,078 02

Surplus on par value, \$216,981.28.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,

before transactions of the day..... \$417,916 09

From depositors, not including dividends credited..... 2,027,348 60

From interest on loans, deposits and investments..... 188,863 50

From rents from other real estate.....	\$1,365 00
From mortgages . . . . .	147,925 00
From redemption of stocks and bonds.....	61,039 00
From stocks and bonds sold (total par value, \$158,500).....	163,916 78
From all other sources, viz.:	

Insurance premium advanced .....	\$50 80
Suspense account-rent of real estate in foreclosure..	696 28

746 08

\$3,009,120 05

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,185,331 80
For loans on bonds and mortgages.....	684,470 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,169.60).....	666,093 11
For interest (other than dividend payments to depositors)...	5,194 72
For current expenses of the bank, viz.:	

For salaries .....	\$16,328 00
For taxes: Surplus, \$1,859.09 .....	1,859 09
For expenses, except taxes, of banking house:	
Insurance .....	10 44
Other .....	50 00
For rent of banking rooms.....	7,500 00
For expenses of other real estate, viz.:	
Repairs .....	135 89
Insurance .....	15 00
Taxes .....	262,72
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,152 38

28,311 52

Other payments, viz.: Insurance premium advanced.....	145 60
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Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	439,573 30
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\$3,009,120 05

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	10,731
Number of accounts opened or reopened during the year.....	3,337
Number of accounts closed during the year.....	1,809
Amount deposited during the year, not including dividends credited for that period.....	\$2,027,348 60
Amount withdrawn during the year.....	1,185,331 80
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$67,135 83
January 1, 1917 .....	75,103 83
Credited at other periods .....	47 46

142,287 12

Average amount of each account January 1, 1917.....	406 16
---	--------

Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate .....	2
---	---

Total amount of such accounts.....	\$6,626 11
------------------------------------	------------

Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
---	---

Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
---	---

Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts.....	\$195,330 78
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Total expenses of the bank for the year 1916.....	29,311 52
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Dividends paid to depositors for the year 1916.....	142,287 12
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Net earnings for the year 1916 over expenses and dividends paid to depositors .....	23,732 14
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**39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN**

[9 De Kalb avenue; incorporated 1859]

RUSSELL S. WALKER, President

FRED'K W. JACKSON, Treasurer.

C. FRANK STREIGHTOFF, Secretary.

**TRUSTEES**

GEO. W. CHAUNCEY,  
SAMUEL ROWLAND,  
HORACE C. DU VAL,  
LUDWIG NISSEN,  
WM. MCCARROLL,  
N. T. THAYER,  
RUSSELL S. WALKER,

GEORGE COX,  
CHARLES E. TEALE,  
GEORGE T. MOON,  
FRANK H. PARSONS,  
JAMES L. BRUMLEY,  
EDWARD B. JORDAN,  
FREDERICK W. ROWE,

FRED'K W. JACKSON,  
WALTER HAMMITT,  
F. L. CRANFORD,  
EUGENE W. SUTTON,  
GEORGE N. BOARDMAN,  
STANLEY P. JADWIN.

**FINANCIAL  
RESOURCES**

Bonds and mortgages.....\$27,866,864 00

Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts .....	\$1,250,000 00	\$1,334,550 00	\$1,187,500 00
State of Tennessee .....	500,000 00	516,963 61	553,700 00
Cities in other States.....	1,472,000 00	1,527,212 34	1,492,330 00
Cities in this State .....	4,231,000 00	4,361,889 87	4,247,065 00
Counties in this State.....	1,647,600 00	1,738,356 01	1,667,340 00
Towns in this State .....	527,000 00	535,990 00	539,395 00
Villages in this State .....	125,000 00	131,304 12	125,245 00
Railroad mortgage bonds ....	9,030,468 00	9,465,756 81	8,771,399 28
	<u>\$18,783,068 00</u>	<u>\$19,612,022 76</u>	<u>\$18,583,974 28</u>
Promissory notes payable on demand.....			400,000 00
Banking house and lot, book value, \$550,000; cost, \$717,238.55; actual cash value .....			550,000 00
Other real etate, book value, \$652,445; cost, \$738,691.36; actual cash value .....			652,445 00
Cash on deposit in banks or trust companies.....			3,922,858 13
Cash on hand .....			131,699 14
Total of collectible interest.....			605,073 04
Amount of all other assets, viz.: Rents accrued.....			565 00
			<u>\$52,713,478 59</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$47,255,126 24
Dividends credited or to be credited for the six months ending with December 31, 1916.....	879,012,00
	<u>\$48,134,138 24</u>
Surplus on market value.....	4,579,340 35
	<u>\$52,713,478 59</u>

Surplus on par value, \$4,778,434.07.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916.

before transactions of the day.....	\$3,949,891 96
From depositors, not including dividends credited.....	14,026,771 29
From interest on loans, deposits and investments.....	2,310,349 75
From rents from banking house.....	2,896 11
From rents from other real estate.....	15,077 11
From mortgages . . . . .	5,987,978 00
From redemption of stocks and bonds.....	572,100 00
From stocks and bonds sold (total par value, \$600,000) .....	604,223 00
From real estate sold.....	476,905 00
From all other sources, viz.:	
Taxes advanced, refunded.....	\$772 65
Insurance premiums advanced, refunded.....	31 85
Miscellaneous receipts .....	18 35
	<u>822 85</u>

\$27,947,015 07



## PAYMENTS

To depositors, including dividends paid to them.....	\$11,958,627 12	
For loans on bonds and mortgages.....	6,664,820 00	
For loans on stocks and bonds and other securities.....	400,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,750,968).....	3,798,750 79	
For interest (other than dividend payments to depositors)...	28,597 15	
For current expenses of the bank, viz.:		
For salaries .....	\$80,202 57	
For taxes: Banking house, \$11,666.89; surplus, \$37,500.19; on mortgages, \$1,525.86.....	50,692 94	
For expenses, except taxes, of banking house:		
Repairs . . . . .	2,761 45	
Insurance . . . . .	676 58	
For expenses of other real estate, viz.:		
Repairs . . . . .	12,780 35	
Insurance . . . . .	106 26	
Taxes . . . . .	21,721 12	
Other . . . . .	10,495 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	39,118 20	
		218,554 47
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		796,450 63
Other payments, viz.:		
Disbursement account, bond and mortgage.....	\$26,250 13	
Insurance premium advanced.....	341 10	
Forged draft .....	63 41	
		26,657 64
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		4,054,557 27
		<u>\$27,947,015 07</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	107,338
Number of accounts opened or reopened during the year.....	24,259
Number of accounts closed during the year.....	16,449
Amount deposited during the year, not including dividends credited for that period.....	\$14,026,771 31
Amount withdrawn during the year.....	11,958,627 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$844,735 94
January 1, 1917.....	879,012 00
	<u>1,723,747 94</u>
Average amount of each account January 1, 1917.....	448 43
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$6,940 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$2,310,650 39
Total expenses of the bank for the year 1916.....	218,554 47
Dividends paid to depositors for the year 1916.....	1,723,747 94
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>368,347 98</u>



**40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN**

[209 Havemeyer street; incorporated 1864]

W. P. STURGIS, President.  
 H. F. MOLLENHAUER, Vice-Pres.  
 H. R. FERGUSON, Vice-President.

C. M. LOWES, Treasurer.  
 CHARLES KROECK, Asst. Treasurer.

**TRUSTEES**

WILLIAM P. STURGIS,  
 AUGUSTUS WENZEL,  
 H. F. MOLLENHAUER,  
 OTTO F. STRUSE,  
 ALEX. D. SEYMOUR,

WARREN F. GOODWIN,  
 JOHN HOERLE,  
 ALVAH MILLER,  
 H. R. FERGUSON,  
 C. C. MOLLENHAUER,

CORBETT MCCARTHY,  
 JOHN J. COONEY,  
 WM. H. VOGEL,  
 RUSSELL J. PERRINE,  
 D. CLINTON JOHNSON.

**FINANCIAL  
 RESOURCES**

Bonds and mortgages..... \$7,439,200 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$1,025,000 00	\$1,047,790 36	\$1,015,700 00
Cities in this State.....	2,083,400 00	2,174,864 83	2,129,263 00
Counties in this State.....	225,000 00	236,122 28	233,050 00
Towns in this State.....	78,000 00	80,039 70	81,110 00
Villages in this State.....	50,000 00	54,792 65	51,400 00
School districts in this State	25,000 00	25,248 25	26,950 00
Railroad mortgage bonds....	60,000 00	82,344 00	72,600 00
	<u>\$3,546,400 00</u>	<u>\$3,701,202 07</u>	<u>\$3,610,073 00</u>

3,610,073 00

Banking house and lot, book value, \$125,000; cost, \$142,786.54;  
 actual cash value.....

125,000 00

Other real estate, book value, \$23,090.69; cost, \$23,090.69;  
 actual cash value .....

23,090 69

Cash on deposit in banks or trust companies.....

1,060,838 36

Cash on hand.....

34,474 29

Total of collectible interest.....

91,306 39

Amount of all other assets, viz.:

Insurance and taxes advanced.....

165 78

\$12,384,148 51

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$11,404,210 49

Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 217,009 94

\$11,621,220 43

Other liabilities, viz.: Expenses incurred, but unpaid, taxes  
 and insurance reserve.....

2,000 00

Surplus on market value.....

760,928 08

\$12,384,148 51

Surplus on par value, \$697,255.08.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,  
 before transactions of the day.....

\$952,314 37

From depositors, not including dividends credited.....

3,150,954 49

From interest on loans, deposits and investments.....

531,264 69

From mortgages . . . . .

160,150 00

From redemption of stocks and bonds.....

19,000 00

From real estate sold.....

13,250 77

## From all other sources, viz.:

Insurance premiums refunded.....	\$29 48	
Income tax withheld.....	83 00	
Refund overpayment on bonds.....	11 63	
Deposit account of sale real estate.....	200 00	
Land contract .....	2,000 00	
		\$2,324 11
		<u>\$4,829,258 43</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,714,149 06	
For loans on bonds and mortgages.....	482,450 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$439,100).....	457,452 50	
For interest (other than dividend payments to depositors)...	4,162 28	
For current expenses of the bank, viz.:		
For salaries .....	\$28,450 00	
For taxes: Banking house, \$2,595.50; surplus, \$6,172.95 .....	8,768 45	
For expenses, except taxes, of banking house:		
Repairs .....	542 08	
Other .....	2,600 67	
For expenses of other real estate, viz.:		
Taxes .....	156 40	
Other .....	138 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	8,488 48	
		49,144 08
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		25,541 46
Other payments, viz.:		
Loss — sale of real estate, foreclosure.....	\$950 77	
Overpayment on bonds.....	11 63	
Income tax withheld.....	83 00	
Cash short — teller's .....	1 00	
		1,046 40
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		1,095,312 65
		<u>\$4,829,258 43</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	16,223
Number of accounts opened or reopened during the year....	2,943
Number of accounts closed during the year.....	2,261
Amount deposited during the year, not including dividends credited for that period.....	\$3,150,954 49
Amount withdrawn during the year.....	2,714,149 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$208,395 19
January 1, 1917.....	217,009 94
	425,405 13
Average amount of each account January 1, 1917.....	716 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$530,593 34
Total expenses of the bank for the year 1916.....	52,949 02
Dividends paid to depositors for the year 1916.....	425,405 13
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	52,239 19

41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President.  
JOHN H. IRELAND, Vice-President.  
WM. A. GRAHAM, Vice-President.

DAVID MOREHOUSE, Treasurer.  
HENRY W. COONS, Asst. Treasurer.

TRUSTEES

EUGENE F. BARNES,  
JOHN H. IRELAND,  
JAMES S. DAVIS,  
EDWARD F. GEER,  
HENRY VON GLAHN,  
JOHN T. BARRY,

ROBERT L. WENSLEY,  
E. J. PHILLIPS,  
FRED'K E. GUNNISON,  
A. R. BOERUM,  
CLINTON P. CASE,

HARRY A. MOODY,  
WILLIAM A. GRAHAM,  
ALFRED S. HUGHES,  
GEORGE NICHOLSON,  
DAVID MOREHOUSE,  
LUTHER M. WERNER.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$4,972,300 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$1,158,500 00	\$1,233,295 70	\$1,171,090 00	
Cities in this State.....	1,293,632 60	1,312,933 12	1,306,136 69	
Counties in this State.....	65,000 00	66,470 31	67,580 00	
Villages in this State.....	15,000 00	17,137 50	15,000 00	
Railroad mortgage bonds....	1,000,000 00	1,017,799 25	836,500 00	
	<u>\$3,532,132 60</u>	<u>\$3,648,635 88</u>	<u>\$3,446,306 69</u>	3,446,306 69
Banking house and lot, book value, \$22,500; cost, \$48,741.60;				
actual cash value.....				22,500 00
Other real estate, book value, \$14,012.94; cost \$14,012.94;				
actual cash value .....				14,012 94
Cash on deposit in banks or trust companies.....				702,855 17
Cash on hand.....				40,857 92
Total of collectible interest.....				77,195 87
				<u>\$9,276,028 59</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$8,443,613 87
Dividends credited or to be credited for the six months ending with December 31, 1916.....	156,373 44
	<u>\$8,599,987 31</u>
Surplus on market value.....	676,041 28
	<u>\$9,276,028 59</u>
Surplus on par value, \$761,867.19.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$685,028 62
From depositors, not including dividends credited.....	2,590,358 76
From interest on loans, deposits and investments.....	388,658 20
From rents from banking house.....	432 00
From rents from other real estate.....	664 71
From mortgages .....	88,400 00
From redemption of stocks and bonds.....	67,520 00
From stocks and bonds sold (total par value, \$100,000) .....	98,500 00
From all other sources, viz.:	
Tax search receipts.....	\$157 00
Appraisal fees .....	465 00
	<u>622 00</u>
	<u>\$3,920,184 29</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,971,901 02
For loans on bonds and mortgages.....	622,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$541,500).....	524,212 63
For interest (other than dividend payments to depositors) ..	4,896 22
For current expenses of the bank, viz.:	
For salaries .....	\$24,855 95
For taxes: Banking house, \$541.80; surplus, \$5,882.65 .....	6,424 45
For expenses, except taxes, of banking house:	
Repairs .....	647 05
Insurance .....	110 00
Other .....	7 50
For expenses of other real estate, viz.:	
Repairs .....	591 02
Insurance .....	90 09
Taxes .....	803 07
Other .....	693 47
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,938 73
	<hr/>
	40,161 33
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,500 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	743,713 09
	<hr/>
	<u>\$3,920,184 29</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	17,292
Number of accounts opened or reopened during the year....	3,620
Number of accounts closed during the year.....	2,485
Amount deposited during the year, not including dividends credited for that period.....	\$2,590,358 76
Amount withdrawn during the year.....	1,971,901 02
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$147,103 84
January 1, 1917.....	156,373 44
	<hr/>
	303,477 28
Average amount of each account January 1, 1917.....	497 33
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such account.....	\$4,155 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$391,859 77
Total expenses of the bank for the year 1916.....	42,661 33
Dividends paid to depositors for the year 1916.....	303,477 28
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	45,721 16

**42. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN,  
BROOKLYN**

[1024-1026 Gates avenue; incorporated 1895]

JOHN W. FRASER, President.  
PARKER SLOANE, Vice-President.  
HOMER L. BARTLETT, Vice-Pres.CHAS. LOUIS SICARD, Secretary.  
A. MANNING SHEVILL, Cashier.**TRUSTEES**PARKER SLOANE,  
CHARLES L. SICARD,  
JOHN W. FRASER,  
GEO. W. PAYNTAR,HENRY L. GAUS,  
HENRY VOLLWEILER,  
HOMER L. BARTLETT,  
C. JEROME EDWARDS,CHARLES JACOB.  
JOHN W. MOORE,  
JOHN BOSSERT,  
GEO. W. ILER,**FINANCIAL  
RESOURCES**Bonds and mortgages ..... \$5,309,240 00  
Stock and bond investments, viz.:

<i>. Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Maine.....	\$50,000 00	\$48,372 43	\$50,650 00
State of Missouri.....	50,000 00	48,121 68	49,500 00
State of California.....	50,000 00	48,611 55	50,500 00
State of New Mexico.....	50,000 00	50,963 75	55,000 00
Cities in other States.....	1,173,000 00	1,233,084 45	1,248,535 00
Cities in this State.....	659,370 00	677,759 26	689,504 00
Counties in this State.....	65,000 00	67,465 90	68,800 00
Villages in this State.....	8,667 78	9,382 87	8,667 78
Railroad mortgage bonds....	804,000 00	832,088 89	780,140 00
	<u>\$2,910,037 78</u>	<u>\$3,015,850 78</u>	<u>\$3,001,296 78</u>
			3,001,296 78
Other real estate, book value, \$52,702.28; cost, \$52,702.28; actual cash value.....			52,702 28
Cash on deposit in banks or trust companies.....			1,254,891 81
Cash on hand.....			46,061 96
Total of collectible interest.....			85,266 00
Amount of all other assets, viz.: Insurance premium advanced			67 61
			<u><u>\$9,749,526 44</u></u>

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . .	\$9,067,528 20
Dividends credited or to be credited for the six months ending with December 31, 1916.....	163,190 35
	<u>\$9,230,718 55</u>
Surplus on market value.....	518,807 89
	<u><u>\$9,749,526 44</u></u>
Surplus on par value, \$427,548.89.	

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$749,375 74
From depositors, not including dividends credited.....	4,139,334 71
From interest on loans, deposits and investments.....	411,783 90
From rents from other real estate.....	2,041 41
From mortgages .....	118,800 00
From redemption of stocks and bonds.....	28,090 00
From stocks and bonds sold (total par value, \$168,000)....	173,277 49

## From all other sources, viz.:

Insurance premiums advanced — refunded.....	\$513 08	
Redemption of judgments against State of New York	4,402 47	
		<u>\$4,915 55</u>
		<u>\$5,627,618 80</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$3,134,931 20	
For loans on bonds and mortgages.....	516,750 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$613,000).....	606,226 19	
For interest (other than dividend payments to depositors) ..	6,794 11	
For current expenses of the bank, viz.:		
For salaries .....	\$15,542 00	
For taxes: Surplus, \$3,378.53.....	3,378 53	
For expenses, except taxes, of banking house:		
Other .....	432 96	
For rent of banking rooms.....	3,190 10	
For expenses of other real estate, viz.:		
Repairs .....	1,244 12	
Insurance .....	70 00	
Taxes .....	700 45	
Other .....	15 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,388 57	
		<u>28,961 75</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	32,421 09	
Other payments, viz.: Insurance premiums advanced.....	580 69	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,300,953 77	
		<u>\$5,627,618 80</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	26,312	
Number of accounts opened or reopened during the year....	6,803	
Number of accounts closed during the year.....	4,288	
Amount deposited during the year, not including dividends credited for that period.....	\$4,138,627 28	
Amount withdrawn during the year.....	3,134,223 77	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$151,089 16	
January 1, 1917.....	163,190 35	
Credited at other periods.....	707 43	
		<u>314,936 94</u>
Average amount of each account January 1, 1917.....	350 80	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$414,032 47	
Total expenses of the bank for the year 1916.....	28,961 75	
Dividends paid to depositors for the year 1916.....	314,936 94	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	70,133 78	

**43. EAST NEW YORK SAVINGS BANK, BROOKLYN**

[2644 Atlantic avenue; incorporated 1868]

FREDERICK MIDDENDORF, President. JOHN M. LINZ, Treasurer.  
 CLARENCE F. COLYER, Vice-Pres. EDWARD A. RICHARDS, Secretary.  
 FRED M. LINZ, Asst. Treasurer.

**TRUSTEES**

FRED'K MIDDENDORF,  
 RUDOLPH REIMER,  
 FRANK C. LANG,  
 FREDERICK D. HART,  
 CLARENCE F. COLYER,

JOHN M. LINZ,  
 ADOLPH KIENDL,  
 A. H. ACKERMAN,  
 HENRY MEYER,

G. F. MIDDLEDORF, JR.,  
 JOHN MEYN, SR.  
 N. WILLARD CURTIS,  
 E. A. RICHARDS,  
 ANDREW BRISLIN,

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$2,563,020 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California.....	\$53,000 00	\$51,675 00	\$53,530 00
Cities in other States.....	190,000 00	195,730 91	201,430 00
Cities in this State.....	664,000 00	675,857 35	685,385 00
Towns in this State.....	37,000 00	41,530 00	39,860 00
Villages in this State.....	24,000 00	28,596 00	24,500 00
Railroad mortgage bonds....	445,000 00	501,805 82	416,500 00
	<u>\$1,413,000 00</u>	<u>\$1,495,195 08</u>	<u>\$1,421,205 00</u>
			1,421,205 00

Banking house and lot, book value, \$25,000; cost, \$35,399.70;

actual cash value ..... 25,000 00

Cash on deposit in banks or trust companies..... 572,108 66

Cash on hand..... 10,732 24

Total of collectible interest..... 59,192 12

\$4,651,258 02

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . . \$4,120,171 41

Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 75,518 33

\$4,195,689 74

Surplus on market value..... 455,568 28

\$4,651,258 02

Surplus on par value, \$447,363.28.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916 before transactions of the day.....	\$301,959 61
From depositors, not including dividends credited.....	1,271,068 93
From interest on loans, deposits and investments.....	203,699 28
From rents from banking house.....	300 00
From mortgages .....	97,800 00
From redemption of stocks and bonds.....	10,000 00
From all other sources, viz.: Insurance premium advanced, refunded . . . . .	13 60
	<u>\$1,884,841 42</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$992,960 54
For loans on bonds and mortgages.....	287,220 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$2,010).....	2,010 00

For interest( other than dividend payments to depositors) .	\$7 75	
For current expenses of the bank, viz.:		
For salaries .....	\$13,188 88	
For taxes: Banking house, \$533.80; surplus, \$3,747.05	4,280 85	
For expenses, except taxes, of banking house:		
Repairs .....	91 40	
Insurance . . . . .	22 38	
Other . . . . .	588 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,627 49	
		19,793 73
Other payments, viz.: Insurance premium advanced.....		8 50
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		582,840 90
		<u>\$1,884,841 42</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,870
Number of accounts opened or reopened during the year...	1,993
Number of accounts closed during the year.....	1,314
Amount deposited during the year, not including dividends credited for that period.....	\$1,271,068 93
Amount withdrawn during the year.....	992,960 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$71,750 97
January 1, 1917.....	75,518 33
	<u>147,269 30</u>
Average amount of each account January 1, 1917.....	407 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$206,858 63
Total expenses of the bank for the year 1916.....	19,793 73
Dividends paid to depositors for the year 1916.....	147,269 30
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>39,795 60</u>



**44. FLATBUSH SAVINGS BANK, BROOKLYN**

[863 Flatbush avenue; incorporated 1916]

HARRY B. HAWKINS, President. EVERETT E. TERRY, Vice-President.  
 FREDERICK A. KOCH, Vice-President. DANIEL A. BENTIEN, Secretary.  
 STARKS W. SALT, Vice-President.

**TRUSTEES**

HARRY B. HAWKINS,	GEORGE C. DICKEL,	DeWITT V. D. REILEY,
FREDERICK A. KOCH,	WILLIAM HAWKINS,	J. SCHENCK REMSEN,
STARKS W. SALT,	J. PAUL HOFFMAN,	ALLAN STEVENSON,
EVERETT E. TERRY,	GRISWOLD I. KEENEY,	HENRY L. UGHETTA,
JOHN A. COOK,	ALEXANDER MacDONALD,	RICHARD VON LEHN,
HENRY B. DAVENPORT,	JAMES McILRAVY,	WILLIAM T. WELCH.
HENRY J. DAVENPORT,		

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$161,000 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$5,000 00	\$5,312 50	\$5,400 00	
Cities in this State.....	15,500 00	16,496 88	16,765 00	
Railroad mortgage bonds....	70,000 00	66,385 00	67,100 00	
	<u>\$90,500 00</u>	<u>\$88,194 38</u>	<u>\$89,265 00</u>	89,265 00
Cash on deposit in banks or trust companies.....				38,270 77
Cash on hand.....				4,625 92
Total of collectible interest.....				3,338 39
				<u>\$296,500 08</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . .	\$284,823 29	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	3,467 01	
		\$288,290 30
Surplus on market value.....		8,209 78
		<u>\$296,500 08</u>

Surplus on par value, \$9,444.78.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

From depositors, not including dividends credited.....	\$365,465 94
From interest on loans, deposits and investments.....	3,578 46
From mortgages . . . . .	8,750 00
From all other sources, viz.:	
Contributions to guaranty fund by trustees.....	\$5,000 00
Contributions to expense fund by trustees.....	7,500 00
Appraisal fee . . . . .	30 00
	<u>12,530 00</u>
	<u>\$390,324 40</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$81,159 58
For loans on bonds and mortgages.....	169,750 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$90,500).....	88,194 38
For interest (other than dividend payments to depositors).	971 62

## For current expenses of the bank, viz.:

For salaries .....	\$1,875 36	
For expenses, except taxes, of banking house:		
Insurance .....	12 73	
For rent of banking rooms.....	1,215 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,249 04	
		\$7,352 13
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		42,896 69
		<u>\$390,324 40</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,662
Number of accounts opened or reopened during the year....	3,002
Number of accounts closed during the year.....	340
Amount deposited during the year, not including dividends credited for that period.....	\$365,465 94
Amount withdrawn during the year.....	81,059 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$516 93
January 1, 1917.....	3,467 01
	<u>3,983 94</u>
Average amount of each account January 1, 1917.....	108 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$13,522 85
Total expenses of the bank for the year 1916.....	7,352 13
Dividends paid to depositors for the year 1916.....	3,983 94
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>2,186 78</u>

45. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1887]

A. GOEPEL, President. OSCAR THOMASS, Treasurer.  
PETER H. REPPENHAGEN, Vice-Pres. J. C. M. LORENZ, Secretary.  
OTTO WISSNER, Vice-President. JOHN W. HASS, Cashier.

TRUSTEES

ADOLPH GOEPEL,	J. F. HILDEBRAND,	FREDERICK RENKEN,
CHAS. A. SCHIEREN,	RICHARD KNY,	WILLIAM RASMUS,
P. H. REPPENHAGEN,	OTTO WISSNER,	OSCAR THOMASS,
T. ELLETT HODSKIN,	J. R. MANNHEIM,	BERTHOLD FALLERT,
JACOB DANGLER,	HERMAN A. METZ,	G. WM. RASCH.
AUGUST JAHN,	LOUIS SCHELING,	

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$8,147,100 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$90,000 00	\$90,608 40	\$95,300 00	
State of Oklahoma.....	20,000 00	20,494 60	20,600 00	
Cities in other States.....	1,143,000 00	1,135,989 32	1,202,890 00	
Cities in this State.....	2,272,043 64	2,404,208 80	2,283,311 54	
Counties in this State.....	336,000 00	342,443 55	352,270 00	
Towns in this State.....	12,175 00	13,496 21	12,206 75	
Villages in this State.....	28,900 00	30,716 10	29,891 00	
Railroad mortgage bonds....	465,000 00	450,873 60	448,750 00	
	<u>\$4,367,118 64</u>	<u>\$4,555,830 08</u>	<u>\$4,445,219 29</u>	4,445,219 29
Banking house and lot, book value, \$322,900.27; cost, \$374,- 620.05; actual cash value.....				322,900 27
Other real estate, book value, \$32,500; cost, \$38,989.42; actual cash value .....				32,500 00
Cash on deposit in banks or trust companies.....				857,893 96
Cash on hand.....				11,656 93
Total of collectible interest.....				110,001 39
Amount of all other assets, viz.: Rent accrued.....				520 00
				<u>\$13,927,791 84</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$12,690,229 07
Dividends credited or to be credited for the six months ending with December 31, 1916.....	238,760 61
	<u>\$12,928,989 68</u>
Surplus on market value.....	998,802 16
	<u>\$13,927,791 84</u>

Surplus on par value, \$920,701.51.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$817,756 98
From depositors, not including dividends credited.....	3,646,138 17
From interest on loans, deposits and investments.....	578,985 53
From rents from banking house.....	18,265 51
From rents from other real estate.....	3,051 22
From mortgages .....	237,750 00
From redemption of stocks and bonds.....	259,780 91
From real estate sold.....	4,200 00

## From all other sources, viz.:

New York State judgments redeemed.....	\$4,806 78	
Appraisal fees refunded.....	626 00	
Insurance premium advanced, refunded.....	1 68	
		<u>\$5,434 46</u>
		<u><u>\$5,571,362 78</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,992,810 04	
For loans on bonds and mortgages.....	877,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$761,000).....	766,273 02	
For interest (other than dividend payments to depositors).	6,719 02	
For current expenses of the bank, viz.:		
For salaries .....	\$19,468 34	
For taxes: Banking house, \$8,019.32; surplus, \$8,198.43	16,217 75	
For expenses, except taxes, of banking house:		
Repairs . . . . .	1,134 80	
Insurance . . . . .	277 08	
Other . . . . .	9,225 73	
For expenses of other real estate, viz.:		
Repairs . . . . .	1,598 38	
Insurance . . . . .	143 80	
Taxes . . . . .	723 90	
Other . . . . .	1,283 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,561 16	
		<u>54,634 33</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,875 48	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	869,550 89	
		<u><u>\$5,571,362 78</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	21,170	
Number of accounts opened or reopened during the year.....	3,524	
Number of accounts closed during the year.....	2,635	
Amount deposited during the year, not including dividends credited for that period.....	\$3,646,138 17	
Amount withdrawn during the year.....	2,992,810 04	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$227,632 15	
January 1, 1917.....	238,760 61	
		<u>466,392 76</u>
Average amount of each account January 1, 1917.....	610 72	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$602,754 29	
Total expenses of the bank for the year 1916.....	57,134 38	
Dividends paid to depositors for the year 1916.....	466,392 76	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	79,227 20	

46. GERMAN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1886]

CHARLES FROEB, President. J. A. MOLLENHAUER, Vice-Pres.  
AUGUST C. SCHARMANN, Vice-Pres. HENRY STUMPF, Secretary.

TRUSTEES

THEO. ENGELHARDT, JOHN R. THOMPSON, JOSEPH HUBER,  
J. A. MOLLENHAUER, J. M. OTTO, LOUIS ZOELLNER,  
CHARLES FROEB, GEORGE B. GOODWIN, JOHN PROBST,  
A. C. SCHARMANN, J. H. SCHUMANN, FREDERICK WEISBROD,  
HENRY C. DECK, HENRY STUMPF, WILLIAM K. DICK.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$12,961,187 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$32,000 00	\$31,956 22	\$32,320 00	
State of Idaho.....	21,000 00	21,173 20	21,690 00	
State of Louisiana.....	10,000 00	10,591 73	10,600 00	
State of Mississippi.....	68,000 00	69,776 07	69,715 00	
State of Oklahoma.....	20,000 00	20,495 08	20,600 00	
State of Utah.....	44,000 00	48,655 20	49,280 00	
Cities in other States.....	2,917,818 09	3,047,861 32	3,016,237 09	
Cities in this State.....	2,741,692 12	2,896,771 28	2,759,466 40	
Counties in this State.....	118,000 00	124,376 67	116,365 00	
Towns in this State.....	62,000 00	64,716 59	64,990 00	
Railroad mortgage bonds....	2,597,500 00	2,745,321 59	2,693,085 00	
	<u>\$8,632,010 12</u>	<u>\$9,071,638 95</u>	<u>\$8,854,348 49</u>	8,854,348 49
Banking house and lot, book value, \$70,000; cost, \$120,714.59; actual cash value.....				70,000 00
Cash on deposit in banks and trust companies.....				2,025,000 00
Cash on hand.....				79,954 32
Total of collectible interest.....				189,158 36
Amount of all other assets, viz.: Rents accrued.....				356 26
				<u>\$24,180,004 43</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$21,939,106 33
Dividends credited or to be credited for the six months ending with December 31, 1916.....	402,980 32
	<u>\$22,342,086 65</u>
Surplus on market value.....	1,837,917 78
	<u>\$24,180,004 43</u>
Surplus on par value, \$1,615.579.41.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,989,339 27
From depositors, not including dividends credited.....	7,716,376 09
From interest on loans, deposits and investments.....	1,028,308 15
From rents from banking house.....	4,016 29
From mortgages.....	221,725 00
From redemption of stocks and bonds.....	182,584 24
From stocks and bonds sold (total par value, \$585,500).....	601,239 31
From loans paid.....	50,000 00

## From all other sources, viz.:

Redemption of judgments against State of New York	\$12,519 31	
Insurance premiums advanced .....	\$145 50	
Satisfaction pieces .....	82 50	
Refunds — bills paid and bonds purchased.....	41 86	
Sale of drinking cups and rubbish.....	15 19	
		<u>\$12,804 36</u>
		<u><u>\$11,806,392 71</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$5,379,384 57	
For loans on bonds and mortgages.....	1,474,482 00	
For loans on stocks and bonds and other securities.....	50,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,587.405) .....	2,701,008 55	
For interest (other than dividend payments to depositors) ...	28,802 44	
For current expenses of the bank, viz.:		
For salaries .....	\$40,667 82	
For taxes: Banking house, \$1,732.39; surplus, \$14,500.01 .....	16,232 40	
For expenses, except taxes, of banking house:		
Repairs .....	1,743 15	
Insurance .....	961 96	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	7,940 09	
		<u>67,545 42</u>
Other payments, viz.:		
Insurance premiums advanced.....	\$145 50	
To correct error in computing interest.....	69 91	
		<u>215 41</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	2,104,954 32	
		<u><u>\$11,806,392 71</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	46,972	
Number of accounts opened or reopened during the year.....	9,276	
Number of accounts closed during the year.....	5,532	
Amount deposited during the year, not including dividends credited for that period.....	\$7,716,376 09	
Amount withdrawn during the year.....	5,379,384 57	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$373,459 76	
January 1, 1917.....	402,980 32	
		<u>776,440 08</u>
Average amount of each account January 1, 1917.....	475 65	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	6	
Total amount of such accounts.....	\$22,094 69	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,019,195 94	
Total expenses of the banks for the year 1916.....	67,545 42	
Dividends paid to depositors for the year 1916.....	776,440 08	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	175,210 44	

**47. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN**

[408 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President.

WM. K. CLEVERLY, Vice-Pres.

ALEXANDER G. CALDER, Vice-Pres.

WM. OBERMAYER, Secretary.

**TRUSTEES**

C. J. OBERMAYER,  
CHARLES RUSTON,  
WILLIAM J. MAXWELL,  
W. F. VANDEN HOUTEN,  
THOMAS MURPHY,  
ALEX. G. CALDER,  
FRANK A. SELLE,  
MILO M. BELDING, Jr.,  
H. B. McNAIR,

WM. OBERMAYER,  
W. M. MESEROLE,  
WM. K. CLEVERLY,  
WALTER CRITCHLEY,  
JOHN LAMONT,  
ARCHIBALD SIMPSON,  
GUSTAVE HARTUNG,  
JOHN E. RUSTON,

FREDERICK W. STARR,  
WM. W. SPENCE,  
LUDWIG MERKLEIN,  
GUY LOOMIS,  
WM. D. BUCKNER,  
RAYMOND H. FIERO,  
HARRY M. DeMOTT,  
ELISHA W. HINMAN.

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$3,216,650 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$100,000 00	\$105,387 00	\$110,000 00
Cities in other States.....	736,500 00	772,002 04	775,270 00
Cities in this State.....	568,000 00	580,975 23	578,460 00
Towns in this State.....	10,000 00	10,060 00	10,400 00
Villages in this State.....	10,000 00	10,711 00	10,420 00
School districts in this State	16,500 00	17,074 05	16,950 00
	<u>\$1,441,000 00</u>	<u>\$1,496,209 31</u>	<u>\$1,501,500 00</u>
			1,501,500 00
Cash on deposit in banks or trust companies.....			451,519 49
Cash on hand.....			28,375 95
Total of collectible interest.....			49,594 32

\$5,247,639 76**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$4,922,220 68

Dividends credited or to be credited for the six  
months ending December 31, 1916..... 85,528 74\$5,007,749 42

Surplus on market value..... 239,890 34

\$5,247,639 76

Surplus on par value, \$179,390.34.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$421,726 27
From depositors, not including dividends credited.....	2,535,098 05
From interest on loans, deposits and investments.....	216,109 17
From rents from other real estate.....	1,606 13
From mortgages.....	168,250 00
From redemption of stocks and bonds.....	500 00
From stocks and bonds sold (total par value, \$29,500).....	29,256 89
From real estate sold.....	28,750 00
From all other sources, viz.:	

Nickel plated banks lost and paid for..... \$12 00

Cash over ..... 99 19

111 19\$3,396,407 70

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,660,865 34	
For loans on bonds and mortgages.....	864,300 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$334,000).....	357,973 25	
For interest (other than dividend payments to depositors)...	4,325 08	
For current expenses of the bank, viz.:		
For salaries .....	\$16,666 00	
For taxes: Surplus, \$1,496.62.....	1,496 62	
For expenses, except taxes, of banking house:		
Repairs .....	145 32	
Insurance .....	57 50	
For rent of banking rooms.....	3,300 00	
For expenses of other real estate, viz.:		
Repairs .....	426 81	
Insurance .....	64 22	
Taxes .....	388 38	
Other .....	453 86	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,049 88	
		29,048 59
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	479,895 44	
		<u>\$3,396,407 70</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	19,239
Number of accounts opened or reopened during the year.....	6,057
Number of accounts closed during the year.....	3,417
Amount deposited during the year, not including dividends credited for that period.....	\$2,535,098 05
Amount withdrawn during the year.....	1,660,865 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$77,131 43
January 1, 1917.....	85,528 74
	<u>162,660 17</u>
Average amount of each account January 1, 1917.....	260 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$223,703 17
Total expenses of the bank for the year 1916.....	29,738 71
Dividends paid to depositors for the year 1916.....	162,660 17
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>31,304 29</u>



**47. THE GREEN POINT SAVINGS BANK, BROOKLYN**

[807 Manhattan avenue; incorporated 1868]

EPHRAIM A. WALKER, President.  
C. H. REYNOLDS, Vice-President.  
D. A. MANSON, Vice-President.

GEORGE W. FELTER, Secretary.  
FRANK S. HARLOW, Asst. Secretary.

**TRUSTEES**

EPHRAIM A. WALKER,	LEWIS JURGENS,	FRANK S. HARLOW,
PETER BURDEN,	JAS. A. McCAFFERTY,	WILLIAM B. CATER,
HENRY DUCKER,	GEORGE W. FELTER,	GEORGE H. PERRY,
DONALD A. MANSON,	CHAS. H. REYNOLDS,	FREDERICK W. SMITH,
	DAVID MARTIN.	

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$5,774,000 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$70,000 00	\$70,654 62	\$72,100 00	
State of Tennessee.....	150,000 00	154,538 00	164,500 00	
State of Idaho.....	25,000 00	25,492 50	28,000 00	
State of California.....	84,000 00	85,967 86	87,950 00	
Cities in other States.....	1,275,000 00	1,309,789 05	1,319,010 00	
Cities in this State.....	1,145,900 00	1,169,469 49	1,156,009 25	
Counties in this State.....	370,000 00	397,680 13	365,650 00	
Towns in this State.....	54,000 00	54,479 24	55,080 00	
Railroad mortgage bonds.....	1,131,000 00	1,099,408 40	1,006,640 00	
	<u>\$4,304,900 00</u>	<u>\$4,367,469 29</u>	<u>\$4,252,939 25</u>	4,252,939 25
Banking house and lot, book value, \$125,000; cost, \$169,227.76; actual cash value.....				125,000 00
Other real estate, book value, \$26,837.74; cost, \$26,837.74; actual cash value.....				26,837 74
Cash on deposit in banks or trust companies.....				883,521 84
Cash on hand .....				51,495 06
Total of collectible interest.....				91,454 76
				<u>\$11,205,248 65</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$9,911,982 94	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	180,722 11	\$10,092,705 05
Expenses incurred, but unpaid: Accrued taxes on surplus..	5,100 00	
Surplus on market value.....	1,107,443 60	
		<u>\$11,205,248 65</u>
Surplus on par value, \$1,159,404.35.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$843,396 14
From depositors, not including dividends credited.....	3,253,186 24
From interest on loans, deposits and investments.....	476,074 84
From rents from other real estate.....	444 28
From mortgages .....	96,025 00
From redemption of stocks and bonds.....	165,600 00
From stocks and bonds sold (total par value, \$50,000) .....	47,812 50
From real estate sold.....	6,000 00
From all other sources, viz.: Redemption of judgment against State of New York.....	13,470 09
	<u>\$4,902,009 09</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,346,889 68
For loans on bonds and mortgages.....	789,925 00
For loans on stocks and bonds and other securities.....	758,949 63
For interest (other than dividend payments to depositors)...	7,116 05
For current expenses of the bank, viz.:	
For salaries .....	\$38,406 00
For taxes: Banking house, \$2,583.10; surplus, \$9,773.16	12,356 26
For expenses, except taxes, of banking house:	
Repairs .....	425 16
Insurance .....	56 96
For expenses of other real estate, viz.:	
Repairs.....	342 37
Insurance .....	18 32
Taxes .....	373 63
Other .....	4,342 23
	<hr/>
	56,320 93
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,919 72
Other payments, viz.: Repairs to real estate taken in fore- closure .....	4,871 18
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	935,016 90
	<hr/>
	\$4,902,009 09
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	20,324
Number of accounts opened or reopened during the year.....	4,604
Number of accounts closed during the year.....	2,832
Amount deposited during the year, not including dividends credited for that period.....	\$3,253,186 24
Amount withdrawn during the year.....	2,346,889 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$169,553 40
January 1, 1917.....	180,722 11
	<hr/>
	350,275 51
Average amount of each account January 1, 1917.....	406 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$480,792 59
Total expenses of the bank for the year 1916.....	57,694 68
Dividends paid to depositors for the year 1916.....	350,275 51
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	72,822 40
	<hr/>

**49. HAMBURG SAVINGS BANK, BROOKLYN**

[1451 Myrtle avenue; incorporated 1906]

DAVID ENGEL, President.  
ROBERT E. MOFFETT, Vice-Pres.NICHOLAS A. STEMMERMANN, Vice-Pres.  
GEO. C. UNBESCHIEDEN, Secretary.**TRUSTEES**DAVID ENGEL,  
N. A. STEMMERMANN,  
H. L. SCHELLING,  
HENRY C. BOHACK,  
ALBERT L. LEVI,THEODORE C. EPPIG,  
H. J. HOLTERMANN,  
CHAS. AICHMANN,  
ERNEST A. FLEISCHER,  
OTTO SPANGENBERG,ROBERT E. MOFFETT,  
W. P. BOGGS,  
HENRY F. WAGNER,  
F. AUGUST SCHURMANN,  
GEO. C. UNBESCHIEDEN.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,362,550 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New Mexico.....	\$15,000 00	\$16,291 33	\$16,500 00
Cities in other States.....	77,400 00	79,807 59	80,816 00
Cities in this State.....	255,333 36	255,361 00	260,716 69
Towns in this State.....	35,500 00	36,432 39	36,515 00
Villages in this State.....	123,220 00	125,927 60	127,914 60
School districts in this State	62,750 00	65,212, 35	65,181 00
Railroad mortgage bonds....	59,000 00	56,208 76	53,180 00
	<u>\$628,208 36</u>	<u>\$635,241 62</u>	<u>\$640,823 29</u>

640,823 29

Cash on deposit in banks or trust companies..... 237,205 09

Cash on hand..... 8,002 17

Total of collectible interest..... 16,571 17

\$2,265,151 72**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$2,158,714 65  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 38,439 18\$2,197,153 83

Surplus on market value..... 67,997 89

\$2,265,151 72

Surplus on par value, \$55,377.96.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$185,223 31
From depositors, not including dividends credited.....	1,004,995 60
From interest on loans, deposits and investments.....	92,286 37
From mortgages.....	23,350 00
From redemption of stocks and bonds.....	37,136 67
From stocks and bonds sold (total par value, \$41,000).....	43,875 00
From all other sources, viz.: Redemption of judgments against State of New York.....	4,937 63
	<u>\$1,391,804 58</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$639,648 65
For loans on bonds and mortgages.....	242,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, (\$241,040).....	251,953 79
For interest (other than dividend payments to depositors)...	3,088 97
For current expenses of the bank, viz.:	
For salaries .....	\$4,520 00
For taxes: Banking house, \$535.36; surplus, \$305.14..	840 50
For expenses, except taxes, of banking house:	
Repairs .....	32 99
For rent of banking rooms.....	1,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,212 42
	<hr/>
	9,105 91
Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day.....	245,207 26
	<hr/>
	<u>\$1,391,804 58</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,898
Number of accounts opened or reopened during the year.....	2,142
Number of accounts closed during the year.....	1,018
Amount deposited during the year, not including dividends credited for that period.....	\$1,004,995 60
Amount withdrawn during the year.....	639,648 65
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$34,326 25
January 1, 1917.....	38,439 18
	<hr/>
	72,765 43
Average amount of each account January 1, 1917.....	278 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$94,894 30
Total expenses of the bank for the year 1916.....	9,105 91
Dividends paid to depositors for the year 1916.....	72,765 43
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	13,022 96

**50. HOME SAVINGS BANK, BROOKLYN**

[804 Manhattan avenue; incorporated 1906]

MARSHALL W. GLEASON, President.  
LOUIS STERN, Vice-President.JOHN W. BURR, Vice-President.  
V. M. POWELL, Cashier.**TRUSTEES**M. W. GLEASON,  
JOHN W. BURR,  
HARRY A. JEWELL,  
MORRIS SALZMAN,  
LOUIS STERN,OSCAR A. BOCH,  
CHAS. F. BALL,  
CHAS. W. GRIFFIN,  
EDGAR H. HAZELWOOD,  
EDWIN J. SUTPHIN.THOMAS F. KELLY,  
J. R. HAZELWOOD,  
M. H. CAVANAUGH,  
GEORGE H. ROWE.**FINANCIAL  
RESOURCES**Bonds and mortgages..... \$402 500 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$67,500 00	\$69,677 63	\$70,800 00	
Cities in this State.....	16,300 00	16,696 01	16,880 00	
Counties in this State.....	15,000 00	15,000 00	15,350 00	
Towns in this State.....	8,250 00	8,408 80	8,385 00	
Villages in this State.....	34,700 00	36,001 64	36,340 00	
School districts in this State	32,800 00	34,068 17	34,152 00	
	<u>\$174,550 00</u>	<u>\$179,852 25</u>	<u>\$181,907 00</u>	181,907 00
Cash on deposit in banks or trust companies.....				55,368 85
Cash on hand.....				2,438 72
Total of collectible interest.....				5,345 13
Amount of all other assets, viz: Vaults, furniture and fixtures .....				3,000 00
				<u>\$650,559 70</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$617,458 98	
.. Dividends credited or to be credited for the six months ending with December 31, 1916.....	11,170 11	\$628,629 09
Surplus on market value.....		21,930 61
		<u>\$650,559 70</u>

Surplus on par value, \$14,573.61.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$52,986 10
From depositors, not including dividends credited.....	288,760 01
From interest on loans, deposits and investments.....	29,601 53
From mortgages.....	10,000 00
From redemption of stocks and bonds.....	9,250 00
From stocks and bonds sold (total par value, \$33,750).....	35,694 21
From all other sources, viz.: Profit on bonds sold.....	365 29
	<u>\$426,657 14</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$226,285 13
For loans on bonds and mortgages.....	64,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc., (total par value, \$68,200).....	70,855 39

# KINGS COUNTY

147

For interest (other than dividend payments to depositors)...	\$860 12
For current expenses of the bank, viz.:	
For salaries .....	\$3,700 00
For taxes: Surplus, \$8.56.....	8 58
For expenses, except taxes, of banking house:	
Other .....	272 73
For rent of banking rooms.....	1,400 00
For other expenses, not including expenses of other real estate nor other expenses of banking house,...	657 92
	6,039 21
Other payments, viz.: Interest to depositor.....	9 72
Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day.....	57,807 57
	\$426,657 14

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,568
Number of accounts opened or reopened during the year.....	768
Number of accounts closed during the year.....	556
Amount deposited during the year, not including dividends credited for that period.....	\$288,760 01
Amount withdrawn during the year.....	226,285 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$10,326 78
January 1, 1917.....	11,170 11
Paid but not credited.....	9 72
	21,506 61
Average amount of each account January 1, 1917.....	244 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$30,050 88
Total expenses of the bank for the year 1916.....	6,039 21
Dividends paid to depositors for the year 1916.....	21,506 61
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	2,505 06

**51. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN**

[135 Broadway, corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President.  
 ALFRED HODGES, Vice-President.  
 J. CARLISLE LOUDON, Vice-Pres.

JOHN S. McKEON, Secretary.  
 JACOB HENTZ, Cashier.  
 MARTIN MULLER, Asst. Cashier.

**TRUSTEES**

ROBERT LIPTROTT,  
 EDWARD MCGARVEY,  
 HUBERT G. TAYLOR,  
 JACOB C. KLINCK,  
 ALFRED HODGES,

AUGUSTUS P. DAY,  
 WALTER MATHISON,  
 WILLIAM C. CARRICK,  
 J. CARLISLE LOUDON,

C. E. DONNELLON,  
 W. WINTHROP TAYLOR,  
 S. A. COYKENDALL,  
 JAS. R. BRENNAN,  
 CHAS. F. TUTTLE.

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$6,401,875 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$75,000 00	\$73,635 25	\$76,500 00	
Cities in other States.....	1,326,000 00	1,378,088 80	1,383,845 00	
Cities in this State.....	1,557,500 00	1,604,152 11	1,559,955 50	
Counties in this State.....	63,533 47	68,982 62	65,204 13	
Villages in this State.....	153,000 00	159,671 47	163,760 00	
School districts in this State	88,000 00	89,477 62	89,420 00	
Railroad mortgage bonds....	3,558,000 00	3,753,104 80	3,464,410 00	
	<u>\$6,821,033 47</u>	<u>\$7,127,112 67</u>	<u>\$6,803,094 63</u>	6,803,094 63
Banking house and lot, book value, \$50,000; cost, \$142,637; actual cash value.....				50,000 00
Other real estate, book value, \$188,137.62; cost, \$188,137.62; actual cash value.....				188,137 62
Cash on deposit in banks or trust companies.....				1,280,671 50
Cash on hand.....				34,029 93
Total of collectible interest.....				126,111 46
				<u>\$14,883,920 14</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$13,452,677 54	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	258,412 82	
	<u>\$13,711,090 36</u>	
Surplus on market value.....	1,172,829 78	
	<u>\$14,883,920 14</u>	
Surplus on par value, \$1,190,768.62.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,034,119 95
From depositors, not including dividends credited.....	2,517,401 30
From interest on loans, deposits and investments.....	638,776 86
From rents from banking house.....	770 00
From rents from other real estate.....	11,737 72
From mortgages.....	134,175 00
From redemption of stocks and bonds.....	390,200 00
From stocks and bonds sold (total par value, \$300,000).....	276,509 35
From real estate sold.....	22,750 00

## From all other sources, viz.:

Insurance premium advanced — refunded.....	\$45 00	
Deposit for fire loss.....	1,629 00	
Refund — fire insurance premium.....	8 45	
		<u>\$1,682 45</u>
		<u><u>\$5,028,122 63</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,391,054 59	
For loans on bonds and mortgages.....	233,700 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,006,000).....	987,959 37	
For interest (other than dividend payments to depositors)...	9,682 98	
For current expenses of the bank, viz.:		
For salaries.....	\$38,098 33	
For taxes: Banking house, \$1,455.44; surplus, \$8,747.68	10,203 12	
For expenses, except taxes, of banking house:		
Repairs.....	65 26	
Insurance.....	1,015 14	
For expenses of other real estate, viz.:		
Repairs.....	3,180 76	
Insurance.....	480 46	
Taxes.....	4,347 35	
Other.....	2,250 91	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,148 09	
		<u>64,769 42</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,500 00	
Other payments, viz.:		
Foreclosure expenses and taxes.....	\$1,822 84	
Commission — sale of real estate.....	283 00	
Insurance premium advanced.....	20 00	
Deposit for fire loss returned.....	1,629 00	
		<u>3,754 84</u>
Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day.....	1,314,701 43	
		<u><u>\$5,028,122 63</u></u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	14,464	
Number of accounts opened or reopened during the year.....	1,528	
Number of accounts closed during the year.....	1,272	
Amount deposited during the year, not including dividends credited for that period.....	\$2,517,401 30	
Amount withdrawn during the year.....	2,391,054 59	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$251,520 71	
January 1, 1917.....	258,412 82	
		<u>509,933 53</u>
Average amount of each account January 1, 1917.....	947 94	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$640,539 53	
Total expenses of the bank for the year 1916.....	64,769 42	
Dividends paid to depositors for the year 1916.....	509,933 53	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	65,836 58	



**52. PRUDENTIAL SAVINGS BANK, BROOKLYN**

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President.

LEWIS C. GEHRING, Treasurer.

JOHN AUER, SR., Vice-President.

HOLLIS H. SEARLES, Cashier.

JOHN H. SCANNELL, Vice-President.

LOUIS P. BUCK, Assistant Cashier.

**TRUSTEES**DIETRICH W. KAATZE,  
JOHN AUER, SR.,  
JOHN H. SCHANNELL,  
HERBERT A. O'BRIEN,  
FRANCIS B. MULLIN,  
HOLLIS H. SEARLES,  
LOUIS P. BUCK,CHARLES WISSMAN,  
B. P. VAN BENTHUYSEN.  
ALFRED E. PECK,  
MANASSEH MILLER,  
AUGUST HASENFLUG,  
CHAS. VOLLMER,ROBERT W. MARTIN,  
WM. J. ELLIOTT,  
JOS. VOLIKOMMER,  
WM. H. FRANK,  
THOS. H. IRELAND,  
GEORGE P. BUSCH,  
LEWIS C. GEHRING.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,842,100 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$10,800 00	\$10,883 41	\$11,124 00	
Cities in other States.....	169,000 00	177,057 65	179,680 00	
Cities in this State.....	44,611 32	44,694 65	45,922 66	
Towns in this State.....	97,950 00	102,932 69	104,792 50	
Villages in this State.....	172,915 72	175,538 05	178,893 95	
Railroad mortgage bonds....	299,000 00	297,654 53	299,510 00	
	<u>\$794,277 04</u>	<u>\$808,760 98</u>	<u>\$819,923 11</u>	819,923 11
Other real estate, book value, \$49,572.93; cost, \$49,572.93; actual cash value.....				49,572 93
Cash on deposit in banks or trust companies.....				264,968 54
Cash on hand.....				29,889 94
Total of collectible interest.....				23,500 97
Amount of all other assets, viz.: Interest accrued on land contract.....				238 25
				<u><u>\$3,030,193 74</u></u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$2,884,001 47	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	51,106 99	
	<u>\$2,935,108 46</u>	
Other liabilities, viz.: Deposit on account of real estate sold on contract .....		1,225 00
Surplus on market value.....		93,860 28
		<u><u>\$3,030,193 74</u></u>

Surplus on par value, \$68,214.21.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, before transactions of the day.....	\$248,412 39
From depositors, not including dividends credited.....	1,328,366 33
From interest on loans, deposits and investments.....	136,555 60
From rents from other real estate.....	2,264 50
From mortgages.....	56,125 00
From redemption of stocks and bonds.....	36,203 31
From stocks and bonds sold (total par value, \$45,500).....	46,943 92
From loans paid.....	1,085 00
From real estate sold.....	4,299 53

## From all other sources, viz.:

Redemption — New York State canal claims.....	\$4,864 92	
Exchange and telephone.....	7 28	
Profit on bonds sold.....	497 64	
Profit on real estate sold.....	47	
Insurance premium advanced — repaid.....	62 85	
From receiver of foreclosed real estate.....	228 75	
Deposit on real estate sold.....	1,225 00	
Interest credited but not paid.....	3 50	
		<u>\$6,890 41</u>

\$1,867,145 99

## PAYMENTS

To depositors, including dividends paid to them.....	\$838,627 17
For loans on bonds and mortgages.....	415,550 00
For loans on stocks and bonds and other securities.....	1,085 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000).....	267,306 55
For interest (other than dividend payments to depositors)...	2,974 63
For current expenses of the bank, viz.:	

For salaries .....	\$7,470 00
For taxes: Surplus .....	546 30
For expenses, except taxes, of banking house:	
Repairs .....	113 75
Insurance .....	88 45
Other .....	675 72
For rent of banking rooms.....	7,200 00
For expenses of other real estate, viz.:	
Repairs .....	610 28
Insurance .....	45 69
Taxes .....	471 91
Other .....	281 60
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,540 87

19,044 57

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,541 04
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## Other payments viz.:

Paid on account of organization and interest.....	5,095 70
Insurance premium advanced.....	62 85

5,158 55

Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day.....	294,858 48
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\$1,867,145 99

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,147
Number of accounts opened or reopened during the year.....	2,433
Number of accounts closed during the year.....	1,073
Amount deposited during the year, not including dividends credited for that period.....	\$1,328,366 33
Amount withdrawn during the year.....	838,627 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$46,003 42
January 1, 1917.....	51,106 99
	<u>97,110 41</u>
Average amount of each account January 1, 1917.....	323 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$139,892 80
Total expenses of the bank for the year 1916.....	19,044 57
Dividends paid to depositors for the year 1916.....	97,110 41
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>23,737 82</u>

53. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160-162 Atlantic avenue; incorporated 1859]

WILLIAM J. COOMBS, President.  
WALTER M. AIKMAN, Vice-President.  
ALBRO J. NEWTON, Vice-President.  
JOHN J. PIERREPONT, Vice-President

C. S. DUNNING, Treasurer.  
JACOB STEINER, Comptroller.  
BERNARD A. BURGER, Secretary.

TRUSTEES

WALTER M. AIKMAN,  
CHARLES A. BOODY,  
JOSEPH E. BROWN,  
WILLIAM J. COOMBS,  
ISAAC H. CARY,  
CHARLES B. DENNY,  
CLARENCE S. DUNNING,  
J. WARREN GREEN,  
J. MORTON HALSTEAD,

ARTHUR M. HATCH,  
PERCY S. MALLET,  
EDGAR McDONALD,  
ALBRO J. NEWTON,  
WILLIAM L. NEWTON,  
JOHN J. PIERREPONT,  
ROBT. L. PIERREPONT,  
JACOB STEINER,

JOSEPH H. SUTPHIN,  
HENRY N. WHITNEY,  
WILLIAM H. CARY,  
D. IRVING MEAD,  
ARNOLD W. SHERMAN,  
BERNARD A. BURGER,  
JOSIAH O. LOW,  
HIRAM R. STEELE,  
JOSEPH W. GREENE, Jr.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$11,583,560 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$400,000 00	\$415,562 50	\$427,000 00
State of Maryland.....	275,000 00	274,425 00	275,750 00
State of Missouri.....	110,000 00	107,346 02	109,790 00
State of Tennessee.....	200,000 00	199,625 76	201,900 00
Cities in other States.....	3,033,420 00	3,134,111 87	3,097,492 40
Cities in this State.....	5,193,800 00	5,346,161 96	5,233,038 50
Counties in this State.....	446,500 00	460,063 48	451,755 00
Towns in this State.....	19,000 00	19,997 50	19,000 00
Villages in this State.....	125,000 00	129,363 80	129,100 00
School districts in this State	39,000 00	40,489 45	40,530 00
Railroad mortgage bonds....	4,696,500 00	4,935,678 11	4,284,980 00
	<u>\$14,538,220 00</u>	<u>\$15,062,825 45</u>	<u>\$14,270,335 90</u>
			14,270,335 90
Banking house and lot, book value, \$75,000; cost, \$198,000, actual cash value.....			75,000 00
Other real estate, book value, \$242,750; cost, \$262,750.30; actual cash value.....			242,750 00
Cash on deposit in banks or trust companies.....			1,940,173 54
Cash on hand.....			77,025 30
Total of collectible interest.....			339,317 95
			<u>\$28,528,162 69</u>

LIABILITIES

Amount due depositors, viz.:	
Principal . . . . .	\$24,720,205 63
Dividends credited or to be credited for the six months ending with December 31, 1916.....	467,248 11
	<u>\$25,187,453 74</u>
Surplus on market value.....	3,340,708 95
	<u>\$28,528,162 69</u>

Surplus on par value, \$3,608,593.05.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$2,729,665 49
From depositors, not including dividends credited.....	5,730,055 03
From interest on loans, deposits and investments.....	1,189,971 97
From rents from banking house.....	962 00

# KINGS COUNTY

153

From rents from other real estate.....	\$18,387 55	
From mortgages.....	573,590 00	
From redemption of stocks and bonds.....	627,950 00	
From real estate sold.....	4,500 00	
From all other sources, viz.:		
Cash over (teller's).....	\$145 00	
Profit on sale of other real estate.....	500 00	
Deposit forfeited — land contract.....	150 00	
		795 00
		<u>\$10,875,877 04</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$4,995,351 42	
For loans on bonds and mortgages.....	261,350 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,396,300).....	3,454,876 21	
For interest (other than dividend payments to depositors)...	26,927 68	
For current expenses of the bank, viz.:		
For salaries .....	\$58,300 00	
For taxes: Banking house, \$1,566.38; surplus, \$27,411.47	28,977 85	
For expenses, except taxes, of banking house:		
Repairs .....	700 61	
Other .....	4,208 56	
For expenses of other real estate, viz.:		
Repairs .....	5,546 09	
Insurance .....	358 49	
Taxes .....	6,064 98	
Other .....	1,930 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	9,748 36	
		115,835 74
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		4,119 35
Other payments, viz.:		
Fire insurance, paid.....	\$12 80	
Cash short (teller's).....	205 00	
		217 80
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	2,017,198 84	
		<u>\$10,875,877 04</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	37,643	
Number of accounts opened or reopened during the year.....	6,689	
Number of accounts closed during the year.....	5,142	
Amount deposited during the year, not including dividends credited for that period.....	\$5,730,055 03	
Amount withdrawn during the year.....	4,995,351 42	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$450,654 73	
January 1, 1917.....	467,248 11	
		917,902 84
Average amount of each account January 1, 1917.....	669 11	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,205,415 58	
Total expenses of the bank for the year 1916.....	134,760 95	
Dividends paid to depositors for the year 1916.....	917,902 84	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	152,751 79	

**54. SUMNER SAVINGS BANK, BROOKLYN**

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President.

NATHAN S. JONAS, Vice-President.

GEORGE FREIFELD, Vice-President.

WALLACE L. CONNER, Secretary.

**TRUSTEES**

GEORGE FREIFELD,  
NATHAN S. JONAS,  
RALPH JONAS,  
EDWARD LAZANSKY,  
BEN. LEVY,  
CHAS. LYON,  
MATTHEW T. MEAGHER,  
S. B. KRAUS,

HENRY NEWMAN.  
HENRY ROTH,  
ARTHUR S. SOMERS,  
VICTOR B. WOLF,  
MOSES BERNSTEIN,  
CARL BAUER,  
CHARLES A. GORMAN,

WALTER GRETSCH,  
JOHN B. PECK.  
JOHN D. H. SCHULZ.  
EUGENE T. TROTTER.  
E. S. POWELL, JR.,  
LOUIS CHARLES WILLS,  
GEORGE W. BAKER.

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$586,350 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$5,000 00	\$5,050 00	\$5,300 00	
Cities in this State.....	98,000 00	95,186 87	99,270 00	
Railroad mortgage bonds....	264,000 00	240,136 25	236,190 00	
	<u>\$367,000 00</u>	<u>\$340,373 12</u>	<u>\$340,760 00</u>	340,760 00
Cash on deposit in banks or trust companies.....				95,539 19
Cash on hand.....				22,696 71
Total of collectible interest.....				8,310 75
				<u>\$1,053,656 59</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal . . . . .	\$998,775 86	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	16,873 25	\$1,015,649 11
Surplus on market value.....		38,007 48
		<u>\$1,053,656 59</u>
Surplus on par value, \$64,247.48.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$85,393 94
From depositors, not including dividends credited.....	508,905 28
From interest on loans, deposits and investments.....	42,604 90
From rents from banking house.....	450 00
From mortgages . . . . .	6,250 00
From stocks and bonds sold (total par value \$15,000).....	13,443 75
From real estate sold.....	4,450 00
From all other sources, viz.:	
Redemption of judgments against State of New York	\$8,435 40
Insurance premiums refunded.....	43 03
Contributions by trustees.....	9,000 00
	<u>17,478 43</u>
	<u>\$678,976 30</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$342,169 43	
For loans on bonds and mortgages.....	140,150 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$74,000).....	66,278 75	
For interest (other than dividend payments to depositors) ..	2,077 16	
For current expenses of the bank, viz.:		
For salaries . . . . .	\$3,938 94	
For expenses, except taxes, of banking house:		
Repairs . . . . .	393 74	
Insurance . . . . .	16 20	
For rent of banking rooms.....	2,500 00	
For expenses of other real estate, viz.:		
Repairs . . . . .	16 00	
Insurance . . . . .	40 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,475 71	
		9,431 09
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	634 03	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	118,235 84	
		<u>\$678,976 30</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,464	
Number of accounts opened or reopened during the year....	1,485	
Number of accounts closed during the year.....	773	
Amount deposited during the year, not including dividends credited for that period.....	\$508,905 28	
Amount withdrawn during the year.....	342,169 43	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$15,733 93	
January 1, 1917.....	16,873 25	
		32,607 18
Average amount of each account January 1, 1917.....	293 20	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$45,100 88	
Total expenses of the bank for the year 1916.....	9,431 09	
Dividends paid to depositors for the year 1916.....	32,607 18	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	3,062 61	

**55. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN**

[175 Broadway; incorporated 1851]

ANDREW D. BAIRD, President.  
 SAMUEL M. MEEKER, Vice-Pres.  
 JOHN V. JEWELL, Vice-President.  
 VICTOR A. LERSNER, Comptroller.

EDWARD T. HORWILL, Secretary.  
 CHARLES J. PASFIELD, Cashier.  
 HENRY R. KINSEY, Asst. Comptroller.

**TRUSTEES**

BRAINARD G. LATIMER,	EDWARD T. HORWILL,	PAUL E. BONNER,
ANDREW D. BAIRD,	ALFRED ROMER,	EDWARD E. PEARCE,
SAMUEL M. MEEKER,	WELDING RING,	ALBERT S. RICHEY,
JAMES H. POST,	HERBERT F. GUNNISON,	RALPH H. TIEBOUT,
JAS. F. BENDERNAGEL,	JOHN V. JEWELL,	WINTHROP M. TUTTLE,
	FRANCIS W. YOUNG.	

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$45,188,075 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$1,664,000 00	\$1,717,136 82	\$1,709,470 00
State of Arizona.....	100,000 00	101,089 00	105,000 00
State of Massachusetts.....	429,000 00	450,303 46	414,830 00
State of New Mexico.....	219,000 00	226,759 79	242,520 00
State of Oklahoma.....	46,200 00	46,835 99	47,586 00
State of Tennessee.....	635,000 00	667,967 96	703,200 00
State of Utah.....	100,000 00	103,750 00	106,000 00
Cities in other State.....	14,104,500 00	14,816,214 68	14,767,521 00
Cities in this State.....	16,374,293 25	17,989,568 93	16,847,279 71
Counties in this State.....	361,075 00	373,647 90	372,497 25
Towns in this State.....	272,000 00	281,609 39	287,220 00
Villages in this State.....	137,000 00	140,829 18	142,890 00
School districts in this State	85,500 00	89,085 80	88,920 00
Railroad mortgage bonds....	4,801,968 00	5,128,163 99	4,807,309 28
	<u>\$39,329,536 25</u>	<u>\$42,132,962 89</u>	<u>\$40,642,243 24</u>
			40,642,243 24
Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value .....			250,000 00
Other real estate, book value, \$41,698.25; cost, \$41,698.25; actual cash value.....			41,698 25
Cash on deposit in banks or trust companies.....			4,419,719 27
Cash on hand .....			402,967 43
Total of collectible interest.....			794,574 65
Amount of all other assets, viz.: Insurance on bonds and mortgages .....			2,591 42
			<u>\$91,741,869 26</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$77,965,801 37
Dividends credited or to be credited for the six months ending with December 31, 1916.....	1,481,835 00
	<u>79,447,636 37</u>
Surplus on market value.....	12,294,232 89
	<u>\$91,741,869 26</u>

Surplus on par value, \$10,981,525.90.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$4,854,119 57
From depositors, not including dividends credited.....	17,702,604 69
From interest on loans, deposits and investments.....	3,936,860 72
From rents from other real estate.....	1,219 51

From mortgages .....	\$1,217,125 00
From redemption of stocks and bonds.....	446,533 11
From stocks and bonds sold (total par value, \$460,000) .....	453,895 01
From real estate sold .....	6,392 88
From all other sources, viz.:	
Insurance on bonds and mortgages.....	\$6,528 92
Inspection of mortgage loans.....	1,920 00
Deficiency judgment .....	699 00
Redemption judgment against the State of New York .....	4,544 99
	<u>13,692 91</u>
	<u>\$28,632,443 40</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$15,500,801 22
For loans on bonds and mortgages.....	3,511,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,413,968) .....	4,477,695 19
For interest (other than dividend payments to depositors) ..	35,901 42
For current expenses of the bank, viz.:	
For salaries .....	\$119,307 82
For taxes: Banking house, \$8,042 25; surplus, \$91,343.76 .....	99,386 01
For expenses, except taxes, of banking house:	
Repairs .....	4,645 46
Other .....	4,287 70
For expenses of other real estate, viz.:	
Repairs .....	1,282 99
Insurance .....	9 38
Taxes .....	612 88
For other expenses, not including expenses of other real estate nor other expenses of banking house....	41,907 98
	<u>271,440 22</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,961 07
Other payments, viz.:	
Insurance on bonds and mortgages.....	\$7,309 51
Cash short .....	98 07
	<u>7,407 58</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	4,822,686 70
	<u>\$28,632,443 40</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	113,533
Number of accounts opened or reopened during the year....	15,875
Number of accounts closed during the year.....	11,990
Amount deposited during the year, not including dividends credited for that period.....	\$17,702,604 69
Amount withdrawn during the year.....	15,500,801 22
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,431,258 19
January 1, 1917.....	1,481,835 00
	<u>2,913,093 19</u>
Average amount of each account January 1, 1917.....	717,56
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$3,858,180 28
Total expenses of the bank for the year 1916.....	274,528 72
Dividends paid to depositors for the year 1916.....	2,913,093 19
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>670,508 37</u>



# MADISON COUNTY

## 56. ONEIDA SAVINGS BANK, ONEIDA

[103-105 Main street; incorporated 1866]

R. B. DOWNING, President.  
E. E. COON, Vice-President.

IRA L. SNELL, Vice-President.  
H. L. BALDWIN, Treasurer.

### TRUSTEES

ROSWELL B. DOWNING,  
EUGENE E. COON,  
IRA L. SNELL,  
THEO. F. HAND, JR.,  
HOLTON V. NOYES,

LE GRAND COLTON,  
E. LELAND HUNT,  
H. W. COLEY,  
JOHN W. GREGG,

GEO. A. MARCELLUS,  
ANTHONY B. MUNROE,  
HOWARD L. BALDWIN,  
RHODY TOHER,  
FREDERICK A. GARVIN.

### FINANCIAL

#### RESOURCES

Bonds and mortgages..... \$2,113,493 85

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	260,000 00	\$266,093 95	\$263,580 00
Cities in this State.....	420,316 97	435,042 29	426,516 97
Counties in this State.....	152,000 00	154,542 73	153,130 00
Towns in this State.....	17,400 00	17,593 60	17,330 00
Villages in this State.....	142,800 00	145,611 84	144,552 00
School districts in this State	83,875 00	87,619 04	86,338 75
Railroad mortgage bonds....	444,000 00	455,139 25	390,800 00
	<u>\$1,520,391 97</u>	<u>\$1,561,642 70</u>	<u>\$1,482,247 72</u>

1,482,247 72

Banking house and lot, book value, \$28,000; cost, \$54,351.60;  
actual cash value.....

28,000 00

Other real estate, book value, \$9,834.53; cost, \$9,834.53;  
actual cash value.....

9,834 53

Cash on deposit in banks or trust companies.....

463,253 03

Cash on hand.....

22,837 15

Total of collectible interest.....

68,157 27

Amount of all other assets, viz.:

Land contracts ..... \$11,732 50  
Insurance premiums and taxes advanced..... 706 70

12,438 20

\$4,200,261 75

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$3,776,576 54  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 72,220 54

\$3,848,797 08

Other liabilities, viz.: Mortgage suspense.....

738 78

Surplus on market value.....

350,725 89

\$4,200,261 75

Surplus on par value, \$388,870.14.

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$274,978 14
From depositors, not including dividends credited.....	988,017 89
From interest on loans, deposits and investments.....	176,933 71
From rents from banking house.....	621 96
From mortgages .....	203,016 88
From redemption of stocks and bonds.....	47,382 56
From stocks and bonds sold (total par value, \$16,100).....	15,183 91
From real estate sold.....	9,306 33

## From all other sources, viz.:

Land contracts .....	\$266 50	
Insurance premium and taxes advanced — refunded..	2,647 68	
Suspense account .....	10,592 48	
Mortgage suspense account.....	5,757 61	
Profit and loss.....	56 27	
		\$19,320 54
		<u>\$1,734,761 92</u>

## PAYMENTS

To depositors, including dividends paid to them.....		\$846,534 34
For loans on bonds and mortgages.....		349,711 62
For interest (other than dividend payments to depositors) .		91 84
For current expenses of the bank, viz.:		
For salaries .....	\$7,530 00	
For taxes: Banking house, \$944.52; surplus, \$2,963.50; on mortgages, \$41.50.....	3,949 52	
For expenses, except taxes, of banking house:		
Repairs .....	327 58	
Insurance .....	188 15	
Other .....	1,056 77	
For expenses of other real estate, viz.:		
Repairs .....	12 66	
Insurance .....	6 00	
Taxes .....	261 42	
Other .....	7 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,683 44	
		15,022 93
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		16,489 86
Other payments, viz.:		
Insurance premium and taxes advanced.....	\$1,995 84	
Suspense account .....	10,547 98	
Mortgage suspense account.....	5,297 33	
Land contracts .....	2,980 00	
		20,821 15
Cash in hand and in banks or trust companies December 31, 1916, after transactions of the day.....		486,090 18
		<u>\$1,734,761 92</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,300
Number of accounts opened or reopened during the year....	1,241
Number of accounts closed during the year.....	951
Amount deposited during the year, not including dividends credited for that period.....	988,017 89
Amount withdrawn during the year.....	846,534 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$69,376 13
January 1, 1917.....	72,220 54
Credited at other periods.....	730 59
	142,327 26
Average amount of each account January 1, 1917.....	413 84
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$6,106 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$181,990 73
Total expenses of the bank for the year 1916.....	15,022 93
Dividends paid to depositors for the year 1916.....	142,327 26
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	24,640 54

# MONROE COUNTY

## 57. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; Incorporated 1869]

W. HENRY MATHEWS, President.  
WILLIAM BAUSCH, Vice-President.

ALEX. B. LAMBERTON, Vice-Pres.  
AUSTIN C. JACKSON, Treasurer.

### TRUSTEES

CASSIUS C. DAVY,  
W. HENRY MATHEWS,  
WILLIAM R. PETERS,  
ALEX. B. LAMBERTON,  
AUSTIN C. JACKSON,

WILLIAM BAUSCH,  
FRANK A. BROWNELL,  
CHARLES A. GREEN,  
WILLIAM H. DUNN,  
ARTHUR T. HAGEN,

V. F. WHITMORE,  
JOHN H. ENGERT,  
CHAS. H. OCUMPAUGH,  
FRED'K A. SHERWOOD.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$9,560,981 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States .....	\$200,000 00	\$238,000 00	\$222,000 00	
District of Columbia.....	100,000 00	81,171 25	104,000 00	
State of Massachusetts.....	150,000 00	158,259 60	147,000 00	
State of Wyoming.....	5,000 00	6,850 00	6,000 00	
State of Alabama.....	100,000 00	106,800 00	103,000 00	
State of Maryland.....	200,000 00	198,380 90	202,000 00	
Cities in other States.....	120,000 00	118,980 00	117,900 00	
Cities in this State.....	2,501,302 05	2,535,508 73	2,554,316 95	
Railroad mortgage bonds.....	400,000 00	406,812 50	380,000 00	
	<u>\$3,776,302 05</u>	<u>\$3,850,262 98</u>	<u>\$3,816,216 95</u>	3,816,216 95

Banking house and lot, book value, \$120,000; cost, \$120,350.81;  
actual cash value..... 120,000 00  
Cash on deposit in banks or trust companies..... 1,759,245 07  
Cash on hand..... 22,831 79  
Total of collectible interest..... 143,267 16  
Amount of all other assets, viz.:

Insurance and taxes advanced.....	\$137 24	
Cash in transit.....	3,124 74	
	<u>3,261 98</u>	
		<u>\$15,425,803 95</u>

### LIABILITIES

Amount due depositors, viz.: Principal.....\$14,579,950 00  
Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917...	\$46,971 25	
Expenses incurred, but unpaid, taxes accrued.....	7,795 67	
	<u>54,766 92</u>	
Surplus on market value.....		791,087 03
		<u>\$15,425,803 95</u>

Surplus on par value, \$751,172.13.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,565,229 11
From depositors, not including dividends credited.....	4,668,646 67
From interest on loans, deposits and investments.....	698,032 69
From rents from banking house.....	5,288 00

# MONROE COUNTY

161

From rents from other real estate.....	\$484 00
From mortgages.....	727,718 00
From redemption of stocks and bonds.....	48,660 00
From real estate sold.....	20,278 50
From all other sources, viz.:	
Insurance and taxes advanced.....	\$29 50
Refunds . . . . .	47 76
	<u>77 26</u>
	<u>\$7,730,314 23</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$4,089,110 51
For loans on bonds and mortgages.....	1,304,450 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$500,000).....	489,495 04
For interest (other than dividend payments to depositors)...	3,541 67
For current expenses of the bank, viz.:	
For salaries .....	\$24,214 05
For taxes: Banking house, \$6,115.38; surplus, \$10,376.73 . . . . .	16,492 11
For expenses, except taxes, of banking house:	
Repairs . . . . .	421 78
Insurance . . . . .	695 05
Other . . . . .	5,161 16
For expenses of other real estate, viz.:	
Repairs . . . . .	308 43
Insurance . . . . .	97 50
Taxes . . . . .	397 14
Other . . . . .	58 07
For other expenses, not including expenses of other real estate nor other expenses of banking house....	10,493 38
	<u>58,338 67</u>
Other payments, viz.:	
Insurance and taxes advanced.....	\$166 74
Income tax withheld and paid.....	10 00
	<u>176 74</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,785,201 60
	<u>\$7,730,314 23</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	47,762
Number of accounts opened or reopened during the year....	10,026
Number of accounts closed during the year.....	7,617
Amount deposited during the year, not including dividends credited for that period.....	\$4,668,646 67
Amount withdrawn during the year.....	4,089,110 51
Amount of dividends credited and paid for the year, viz.:	
June 1, 1916.....	\$259,669 66
December 1, 1916.....	268,585 53
Credited at other periods.....	4,776 25
	<u>533,031 44</u>
Average amount of each account January 1, 1917.....	305 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$699,661 52
Total expenses of the bank for the year 1916.....	50,691 29
Dividends paid to depositors for the year 1916.....	533,031 44
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>115,938 79</u>

**58. MECHANICS SAVINGS BANK ROCHESTER**

[18 Exchange street; incorporated 1867]

**J. J. BAUSCH, President.****WILMOT CASTLE, Treasurer.****WILLIAM R. SEWARD, Vice-President.****FEDOR WILLIMEK, Asst. Secretary.****WILLIAM B. HALE, Vice-President.****TRUSTEES****JOHN J. BAUSCH,  
A. P. LITTLE,  
WILLIAM R. SEWARD,  
LOUIS J. ERNST,  
JAMES H. BOUCHER,****WENDELL J. CURTIS,  
WILLIAM KARLE,  
WILLIAM B. HALE,  
WILMOT CASTLE,  
JAMES T. HUTCHINS,****JOHN S. BRONK,  
CHAS. C. BEAHN,  
MORRIS D. KNAPP,  
GEORGE W. ROBESON,  
JAMES C. CLEMENTS.****FINANCIAL  
RESOURCES****Bonds and mortgages..... \$3,339,350 00****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts.....	\$15,000 00	\$12,796 50	\$12,900 00
Cities in other States.....	180,000 00	182,168 91	185,675 00
Cities in this State.....	596,165 30	606,114 13	589,173 63
Counties in this State.....	35,000 00	36,954 86	37,575 00
Towns in this State.....	4,000 00	4,051 00	4,020 00
Villages in this State.....	63,000 00	64,796 60	66,410 00
School districts in this State	70,200 00	73,077 12	73,659 00
Railroad mortgage bonds....	605,000 00	599,273 65	518,620 00
	<u>\$1,568,365 30</u>	<u>\$1,579,232 77</u>	<u>\$1,488,032 63</u>
			1,488,032 63

**Banking house and lot, book value, \$64,514.62; cost, \$79,643.74;****actual cash value..... 64,514 62****Other real estate, book value, \$38,274.43; cost, \$38,274.43;****actual cash value..... 38,274 43****Cash on deposit in banks or trust companies..... 215,590 90****Cash on hand..... 25,474 64****Total of collectible interest..... 49,251 93****Amount of all other assets, viz.:****Taxes advanced ..... \$2,973 05****Land contract ..... 2,350 00****5,323 05****\$5,225,812 20****LIABILITIES****Amount due depositors, viz.:****Principal ..... \$4,778,206 25****Dividends credited or to be credited for the six  
months ending with November 30, 1916..... 93,289 87****\$4,871,496 12****Other liabilities, viz.:****Dividends accrued on deposits to January 1, 1917.... \$15,548 32****Expenses incurred, but unpaid — accrued surplus tax 1,462 24****17,010 56****Surplus on market value..... 337,305 52****\$5,225,812 20****Surplus on par value, \$417,638.19.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS****Cash on hand and in banks or trust companies January 1,****1916, before transactions of the day..... \$292,265 38****From depositors, not including dividends credited..... 933,278 72****From interest on loans, deposits and investments..... 229,518 98****From rents from banking house..... 1,040 00****From rents from other real estate..... 242 22****From mortgages..... 170,825 00**

From redemption of stocks and bonds.....	\$12,307 65
From stocks and bonds sold (total par value, \$75,000) .....	70,350 00
From real estate sold.....	1,974 75
From all other sources, viz.:	
Cash differences .....	\$14 75
Taxes advanced .....	8,119 07
Credits to profit and loss.....	32 18
Suspense account .....	39,600 00
	<u>47,766 00</u>
	<u>\$1,759,568 70</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$919,860 04
For loans on bonds and mortgages.....	293,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$175,000) .....	171,312 50
For interest( other than dividend payments to depositors) ..	2,323 11
For current expenses of the bank, viz.:	
For salaries .....	\$16,979 00
For taxes: Banking house, \$1,107.72; surplus, \$2,920.07	4,027 79
For expenses, except taxes, of banking house:	
Repairs .....	369 72
Insurance .....	213 50
For expenses of other real estate, viz.:	
Insurance .....	39 50
Other .....	67 90
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,417 65
	<u>29,115 06</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	40,235 67
Other payments, viz.:	
Cash differences .....	\$34 80
Additional cost of banking house.....	14,514 62
Taxes advanced .....	7,807 36
Suspense account .....	39,600 00
	<u>61,956 78</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	241,065 54
	<u>\$1,759,568 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,580
Number of accounts opened or reopened during the year.....	4,670
Number of accounts closed during the year.....	3,232
Amount deposited during the year, not including dividends credited for that period.....	\$933,278 72
Amount withdrawn during the year.....	919,860 04
Amount of dividends credited and paid for the year, viz.:	
June 1, 1916.....	\$91,263 79
December 1, 1916.....	93,057 27
Credited at other periods.....	708 11
	<u>185,029 17</u>
Average amount of each account January 1, 1917.....	508 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$230,244 55
Total expenses of the bank for the year 1916.....	29,391 25
Dividends paid to depositors for the year 1916.....	185,029 17
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>15,824 13</u>

## 59. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

JAMES E. BOOTH, President. ALEX. M. LINDSAY, Vice-Pres.  
 RUFUS K. DRYER, Vice-President. WM. CARSON, Treasurer.  
 FRANK C. FENN, Cashier.

## TRUSTEES

JAMES E. BOOTH, HENRY A. STRONG, WILLIAM CARSON,  
 RUFUS K. DRYER, THOMAS J. DEVINE, MARTIN F. BRISTOL,  
 ALEX. M. LINDSAY, WILLIAM B. LEE, JOSEPH MICHAELS,  
 CYRUS F. PAINE, PHAR. V. CRITTENDEN, WM. A. HUBBARD, JR.  
 EDWARD BAUSCH,

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$17,661,325 23

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States .....	\$50,000 00	\$68,750 00	\$55,500 00
State of New York.....	500,000 00	502,625 00	526,000 00
State of Massachusetts.....	350,000 00	372,250 00	333,500 00
State of Tennessee.....	176,000 00	188,979 14	193,000 00
Cities in other States.....	2,700,000 00	2,835,394 89	2,745,340 00
Cities in this State.....	1,528,000 00	1,596,712 57	1,528,965 00
Counties in this State.....	365,000 00	368,239 50	370,025 00
Towns in this State .....	54,000 00	55,770 00	55,620 00
Villages in this State.....	111,800 00	114,131 23	115,070 00
Railroad mortgage bonds....	2,992,000 00	3,209,401 25	2,610,010 00
	<u>\$3,824,800 00</u>	<u>\$9,312,253 58</u>	<u>\$8,533,630 00</u>
Banking house and lot, book value, \$75,000; cost, \$75,000; actual cash value.....			8,533,630 00 75,000 00
Other real estate, book value, \$12,627.98; cost, \$12,627.98; actual cash value.....			11,350 00
Cash on deposit in banks or trust companies.....			1,014,431 66
Cash on hand.....			251,724 88
Total of collectible interest.....			503,113 81
			<u>\$28,050,575 58</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....\$25,281,048 47  
 Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 496,173 73  
\$25,777,222 20

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917.... \$82,700 00  
 Expenses incurred, but unpaid, taxes..... 11,600 00  
94,300 00  
 Surplus on market value..... 2,179,053 38  
\$28,050,575 58

Surplus on par value, \$2,470,223.38.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1,  
 1916, before transactions of the day..... \$1,174,009 75  
 From depositors, not including dividends credited..... 5,269,161 34  
 From interest on loans, deposits and investments..... 1,233,230 91  
 From rents from banking house..... 286 75  
 From rents from other real estate..... 122 00  
 From mortgages..... 889,830 00

From redemption of stocks and bonds.....	\$25,100 00
From stocks and bonds sold (total par value, \$500,000) .....	506,318 00
From all other sources, viz.:	

New York State canal judgments.....	\$6,600 00
Insurance advanced .....	1,005 58
Over cash .....	86 23
	<hr/>
	7,691 81

\$9,105,750 56

PAYMENTS

To depositors, including dividends paid to them.....	\$5,439,091 53
For loans on bonds and mortgages.....	1,487,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$761,000) .....	791,160 21
For interest (other than dividend payments to depositors) ..	6,415 58
For current expenses of the bank, viz.:	

For salaries .....	\$41,083 34
For taxes: Banking house, \$4,482.18; surplus, \$18,711.36 .....	23,193 54
For expenses, except taxes, of banking house:	
Repairs .....	526 08
Insurance .....	947 73
Other .....	13,851 11
For expenses of other real estate, viz.:	
Repairs .....	19 90
Insurance .....	6 52
Taxes .....	29 40
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,989 55
	<hr/>
	86,647 17

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,300 77
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Other payments, viz.:	
Mortgages paid .....	\$16,087 65
Loss on bonds sold.....	3,058 00
Short cash .....	23 11
	<hr/>
	19,178 76

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,266,156 54
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\$9,105,750 56

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	39,368
Number of accounts opened or reopened during the year.....	4,892
Number of accounts closed during the year.....	4,363
Amount deposited during the year, not including dividends credited for that period.....	\$5,269,161 34
Amount withdrawn during the year.....	5,439,091 53
Amount of dividends credited and paid for the year, viz.:	

June 1, 1916.....	\$484,098 07
December 1, 1916.....	491,670 27
Credited at other periods.....	10,404 24
	<hr/>
	986,172 58

Average amount of each account January 1, 1917.....	654 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,227,601 38
Total expenses of the bank for the year 1916.....	93,938 28
Dividends paid to depositors for the year 1916.....	986,172 58
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	147,490 52



60. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President.

GRANGER A. HOLLISTER, Vice-Pres.

JAMES S. WATSON, Vice-President.

JOSIAH ANSTICE, Vice-President.

HENRY S. HANFORD, Treasurer.

CHARLES F. TURTON, Secretary.

TRUSTEES

GRANGER A. HOLLISTER, THOS. W. FINUCANE,

JAMES S. WATSON, HAROLD P. BREWSTER,

HIRAM W. SIBLEY, GEORGE EASTMAN,

ERICKSON PERKINS, JAMES G. CUTLER,

JOSIAH ANSTICE, WILLIAM S. MORSE,

J. CRAIG POWERS,

WM. A. E. DRESCHER,

EDWARD HARRIS,

DANIEL M. BEACH,

HENRY S. HANFORD.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$16,868,010 21  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$100,000 00	\$101,750 00	\$106,000 00
State of Massachusetts.....	150,000 00	163,312 50	144,000 00
State of Mississippi.....	100,000 00	101,345 00	102,200 00
Cities in other States.....	1,857,500 00	1,928,117 78	1,901,390 00
Cities in this State.....	2,221,000 00	2,293,280 74	2,287,230 00
Counties in this State.....	492,000 00	513,850 69	485,850 00
Towns in this State.....	44,050 00	44,428 50	44,450 00
Villages in this State.....	171,800 00	174,601 86	173,927 00
School districts in this State	74,797 34	76,173 04	76,090 34
Railroad mortgage bonds....	6,627,000 00	6,934,778 69	6,090,140 00
	<u>\$11,838,147 34</u>	<u>\$12,331,638 80</u>	<u>\$11,411,277 34</u>
			11,411,277 34

Banking house and lot, book value, \$200,000; cost, \$449,690.46;  
actual cash value.....200,000 00  
Cash on deposit in banks or trust companies.....1,401,351 57  
Cash on hand.....439,898 58  
Total of collectible interest.....357,027 47  
Amount of all other assets, viz.:  
Land contracts .....\$28,399 35  
Insurance premiums advanced.....636 07  
29,035 42  
\$30,706,600 59

LIABILITIES

Amount due depositors, viz.: Principal.....\$27,949,431 86  
Other liabilities, viz.:  
Dividends accrued on deposits to Janury 1, 1917.....\$88,666 67  
Reserve for taxes.....13,500 00  
Fire loss held for mortgagor.....715 79  
102,882 46  
Surplus on market value.....2,654,286 27  
\$30,706,600 59  
Surplus on par value, \$3,081,156.27.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day.....\$1,386,010 58  
From depositors, not including dividends credited.....7,277,946 80  
From interest on loans, deposits and investments.....1,266,336 23  
From rents from banking house.....9,758 60  
From mortgages.....1,192,163 29

# MONROE COUNTY

167

From redemption of stocks and bonds.....	\$126,868 42
From stocks and bonds sold (total par value, \$700,000).....	655,687 50
From all other sources, viz.:	

Land contracts .....	\$1,312 50	
Over cash .....	25 83	
Deficiency judgment .....	315 00	
Sale of filing case.....	25 00	
Insurance held pending rebuilding.....	2,320 09	
Insurance premiums repaid.....	785 31	
Appraisal fees collected .....	1,100 00	
		5,883 73
		<u>\$11,920,655 15</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$5,224,752 82
For loans on bonds and mortgages.....	2,331,402 22
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$2,284,200) .....	2,372,364 03
For interest (other than dividend payments to depositors)...	24,548 49
For current expenses of the bank, viz.:	

For salaries .....	\$62,884 88	
For taxes: Banking house, \$7,455.00; surplus, \$22,345.03 .....	29,800 12	
For expenses, except taxes, of banking house:		
Repairs .....	2,133 81	
Insurance .....	192 77	
Other .....	10,197 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	18,157 66	
		123,366 85

## Other payments, viz.:

Short cash and forged check.....	\$159 64	
Insurance paid mortgagor .....	1,604 30	
Insurance premium advanced.....	1,206 65	
		2,970 59

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,841,250 15
	<u>\$11,920,655 15</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	65,629
Number of accounts opened or reopened during the year....	17,506
Number of accounts closed during the year.....	9,284
Amount deposited during the year, not including dividends credited for that period.....	\$7,277,946 80
Amount withdrawn during the year.....	5,224,752 82
Amount of dividends credited and paid for the year, viz.:	

June 1, 1916.....	\$486,949 25	
December 1, 1916.....	513,669 53	
Credited at other periods.....	6,350 00	
		1,006,968 92

Average amount of each account January 1, 1917.....	425 87
Rate per cent. of dividends to depositors during the six months ending May 31, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,280,423 21
Total expenses of the bank for the year 1916.....	133,366 85
Dividends paid to depositors for the year 1916.....	1,006,968 92
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	140,087 44

# MONTGOMERY COUNTY

## 61. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street ; incorporated 1886]

S. H. FRENCH, President. CHARLES E. FRENCH, Treasurer.  
JAMES T. SUGDEN, Vice-President. THOMAS MORPHY, Secretary.  
SAMUEL WALLIN, Vice-President.

### TRUSTEES

S. H. FRENCH, W. BARLOW DUNLAP, WILLIAM J. KLINE,  
BERNARD MACHOLD, JAMES T. SUGDEN, NATHAN B. SMITH,  
THOMAS MORPHY, C. VAN BUREN, ROBERT J. LINDSAY,  
THOMAS MANSFIELD, SAMUEL WALLIN, W. C. SCHAUFLEER,  
SEELY CONOVER, CHARLES E. FRENCH, THOMAS F. KENNEDY.

### FINANCIAL

#### RESOURCES

Bonds and mortgages..... \$3,648,003 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$75,000 00	\$81,725 00	\$84,000 00
State of Utah .....	25,000 00	25,125 00	24,250 00
State of Wyoming.....	3,000 00	4,005 00	3,420 00
Cities in other States.....	11,000 00	11,458 40	11,000 00
Cities in this State.....	764,350 00	780,672 23	761,275 50
Counties in this State.....	276,095 56	278,277 56	276,095 56
Towns in this State.....	59,698 00	60,284 85	59,410 00
Villages in this State.....	260,116 71	268,469 59	258,834 77
School districts in this State	48,810 00	50,082 40	50,710 00
Railroad mortgage bonds.....	416,000 00	473,789 80	422,870 00
	<u>\$1,939,070 27</u>	<u>\$2,033,869 33</u>	<u>\$1,951,865 83</u>
			1,951,865 83

Banking house and lot, book value, \$42,000; cost, \$104,391.65;  
actual cash value..... 42,000 00  
Cash on deposit in banks and trust companies..... 456,502 28  
Cash on hand..... 40,115 72  
Total of collectible interest..... 74,845 94  
\$6,213,332 77

### LIABILITIES

Amount due depositors, viz.:  
Principal . . . . . \$5,585,862 41  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 90,136 60  
\$5,675,999 01  
Surplus on market value..... 537,333 76  
\$6,213,332 77  
Surplus on par value, \$524,538.20.

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$505,920 37  
From depositors, not including dividends credited..... 1,682,373 23  
From interest on loans, deposits and investments..... 260,328 60  
From mortgages..... 168,286 00  
From redemption of stocks and bonds..... 86,800 00  
From all other sources, viz.: Taxes advanced — refunded.. 304 23  
\$2,704,012 43

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,496,419 38
For loans on bounds and mortgages.....	390,328 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$288,598).....	293,359 40
For interest (other than dividend payments to depositors) ..	2,493 20
For current expenses of the bank, viz.:	
For salaries . . . . .	\$11,837 98
For taxes: Banking house, \$984.75; surplus, \$4,671.23; on mortgages, \$575.55.....	6,231 53
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,490 71
	<hr/>
	24,490 22
Other payments, viz.: Taxes advanced.....	304 23
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	496,618 00
	<hr/>
	\$2,704,012 43

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	15,344
Number of accounts opened or reopened during the year.....	2,296
Number of accounts closed during the year.....	1,691
Amount deposited during the year, not including dividends credited for that period.....	\$1,682,373 23
Amount withdrawn during the year.....	1,496,419 38
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$87,358 10
January 1, 1917.....	90,136 60
	<hr/>
	177,494 70
Average amount of each account January 1, 1917.....	363 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$260,266 78
Total expenses of the bank for the year 1916.....	24,490 22
Dividends paid to depositors for the year 1916.....	177,494 70
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	58,281 86

# NASSAU COUNTY

## 62. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. FREDERICK E. WILLITS, Treasurer.  
HENRY M. W. EASTMAN, Vice-President. FREDERICK C. DAVIS, Secretary.  
JOHN C. BAKER, Vice-President.

### TRUSTEES

HENRY M. W. EASTMAN,	S. M. POWELL,	JOHN C. BAKER,
THOMAS MOTT,	JOTHAM POST,	DANIEL UNDERHILL,
JOSEPH H. BOGART,	S. T. RUSHMORE,	JOHN A. ALBERTSON,
GEORGE P. TITUS,	WILLIAM W. COCKS,	DANIEL S. WOOLLEY,
FRED'K E. WILLITS,	J. CLIFTON MONFORT,	EUGENE W. DENTON,
THOS. W. ALBERTSON,	RICHARD DOWNING,	ALFRED V. FRASER,
FREDERICK C. HICKS,	WILLIAM WITTE,	JAMES WILLITS,
DANIEL J. HEGEMAN,	GEORGE W. EASTMAN,	

### FINANCIAL

### RESOURCES

Bonds and mortgages..... \$1,562,050 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$20,000 00	\$21,450 00	\$23,200 00	
Cities in other States.....	94,000 00	97,032 75	99,620 00	
Cities in this State.....	131,500 00	137,312 75	137,315 00	
Counties in this State.....	10,000 00	10,296 84	10,820 00	
Towns in this State.....	9,500 00	10,600 00	10,165 00	
Villages in this State.....	8,000 00	8,280 00	8,110 00	
School districts in this State	96,800 00	96,927 23	99,359 00	
Railroad mortgage bonds....	493,000 00	485,753 75	461,841 25	
	<u>\$862,300 00</u>	<u>\$867,653 22</u>	<u>\$850,430 25</u>	850,430 25
Banking house and lot, book value, \$25,000; cost, \$36,514.17; actual cash value.....				25,000 00
Other real estate, book value, \$24,551.96; cost, \$24,744.28; actual cash value .....				24,744 28
Cash on deposit in banks or trust companies.....				174,047 38
Cash on hand.....				927 65
Total of collectible interest.....				38,497 09
Amount of all other assets, viz.: Taxes and insurance pre- miums advanced.....				2,519 47
				<u>\$2,678,216 12</u>

### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$2,391,262 53	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	43,728 25	
		\$2,434,990 78
Surplus on market value.....		243,225 34
		<u>\$2,678,216 12</u>
Surplus on par value, \$255,095.09.		

### CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$122,800 77
From depositors, not including dividends credited.....	618,869 63
From interest on loans, deposits and investments.....	119,388 62
From rents from banking house.....	1,827 50
From rents from other real estate.....	950 00
From mortgages.....	56,775 00
From redemption of stocks and bonds.....	20,400 00
From stocks and bonds sold (total par value, \$30,000) .....	23,000 00

From all other sources, viz.:

Deficiency judgment .....	\$149 91	
Appraisal fees .....	437 50	
Overpayments, refunded .....	1,000 49	
Deposit for bid on bonds returned.....	1,000 00	
Taxes refunded .....	670 50	
Check not returned .....	30	
Preparing lease .....	5 00	
		3,263 70
		<u>\$967,275 22</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$417,319 47
For loans on bonds and mortgages.....		162,950 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$183,000).....		181,112 39
For interest (other than dividend payments to depositors)...		2,108 24
For current expenses of the bank, viz.:		
For salaries .....	\$7,000 63	
For taxes: Banking house, \$1,094.69; surplus, \$2,079.88; on mortgages, \$423.50.....	3,598 07	
For expenses, except taxes, of banking house:		
Repairs .....	100 98	
Insurance .....	22 50	
Other .....	28 57	
For expenses of other real estate, viz.:		
Repairs .....	575 65	
Insurance .....	80 78	
Taxes .....	654 38	
Other .....	25 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,915 61	
		14,602 17
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		9,836 71
Other payments, viz.:		
Satisfaction piece .....	\$8 10	
Appraisal fees .....	437 50	
Insurance and taxes paid.....	1,917 06	
Overpayments .....	1,000 38	
Deposit for bid on bonds.....	1,000 00	
Cash short — teller's .....	2 00	
Lease .....	5 00	
Protest fees .....	1 20	
		4,371 21
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		174,975 03
		<u>\$967,275 22</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	4,494
Number of accounts opened or reopened during the year.....	622
Number of accounts closed during the year.....	362
Amount deposited during the year, not including dividends credited for that period.....	\$618,869 63
Amount withdrawn during the year.....	417,319 47
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$41,368 53
January 1, 1917.....	48,728 26
Paid but not credited.....	4 50
	85,101 28
Average amount of each account January 1, 1917.....	532 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$129,005 39
Total expenses of the bank for the year 1916.....	14,602 17
Dividends paid to depositors for the year 1916.....	85,096 78
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>29,306 44</u>

# NEW YORK COUNTY

## 63. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1882]

WILLIAM M. CAMPBELL, President. DAVID ORR, Secretary.  
JAMES F. FARGO, Vice-President. WILLIAM M. HAZELTON, Treasurer.  
L. DUNCAN BULKLEY, Vice-Pres.

### TRUSTEES

VINCENT PISEK,	WM. M. CAMPBELL,	HICKS A. WEATHERBEE,
JAMES F. FARGO,	JOHN V. IRWIN,	WARREN THORPE,
L. DUNCAN BULKLEY,	HENRY R. SUTPHEN,	HENRY S. PARKER,
DAVID ORR,	FRED. M. JOHNSON,	J. C. TRAPHAGEN,
WILLIAM C. STORY,	CARL L. VIETOR,	CHAS. F. DESHLER.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$2,089,315 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$37,000 00	\$36,094 35	\$36,890 00	
Cities in this State.....	225,000 00	235,516 36	234,250 00	
Towns in this State.....	30,000 00	35,955 00	33,900 00	
Villages in this State.....	102,000 00	103,988 29	102,200 00	
School districts in this State	22,000 00	23,521 20	22,110 00	
Railroad mortgage bonds....	630,000 00	616,378 05	531,650 00	
	<u>\$1,046,000 00</u>	<u>\$1,051,453 25</u>	<u>\$960,990 00</u>	960,990 00
Banking house and lot, book value, \$13,361.54; cost, \$34,721.64; actual cash value.....				34,721 64
Other real estate, book value, \$115,273.37; cost, \$115,955.24; actual cash value.....				115,102 69
Cash on deposit in banks or trust companies.....				185,711 89
Cash on hand.....				3,675 83
Total of collectible interest.....				42,408 12
Amount of all other assets, viz.: Suspense account.....				120 80
				<u>\$3,432,045 97</u>

### LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$3,268,385 76
Dividends credited or to be credited for the six months ending with December 31, 1916.....	50,921 55
	<u>\$3,319,307 31</u>
Other liabilities, viz.: Expenses incurred, but unpaid: Rent accrued .....	1,166 66
Surplus on market value.....	111,572 00
	<u>\$3,432,045 97</u>

Surplus on par value, \$196,582.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$236,096 80
From depositors, not including dividends credited.....	1,369,230 35
From interest on loans, deposits and investments.....	137,012 76

From rents from banking house.....	\$3,781 66
From rents from other real estate.....	8,688 80
From mortgages.....	83,650 00
From redemption of stocks and bonds.....	44,000 00
From stocks and bonds sold (total par value \$55,000).....	55,932 25
From real estate sold.....	84,000 00
From all other sources, viz.: Suspense account.....	2,176 28
	<hr/>
	\$2,024,568 90
	<hr/>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,181,053 57
For loans on bonds and mortgages.....	485,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000).....	94,718 75
For interest (other than dividend payments to depositors) ..	1,265 63
For current expenses of the bank, viz.:	
For salaries .....	\$12,564 25
For taxes: Banking house, \$56.10; surplus, \$559.47....	615 57
For expenses, except taxes, of banking house:	
Repairs .....	858 72
Insurance .....	284 66
Other .....	301 46
For rent of banking rooms.....	7,000 00
For expenses of other real estate, viz.:	
Repairs .....	1,355 70
Insurance .....	449 21
Taxes .....	2,990 58
Other .....	1,071 61
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,653 71
	<hr/>
	30,145 47
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	40,247 93
Other payments, viz.:	
Fees on property sold.....	\$470 00
Suspense account .....	2,279 83
	<hr/>
	2,749 83
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	189,387 72
	<hr/>
	\$2,024,568 90
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,686
Number of accounts opened or reopened during the year.....	2,353
Number of accounts closed during the year.....	1,352
Amount deposited during the year, not including dividends credited for that period.....	\$1,369,230 35
Amount withdrawn during the year.....	1,181,053 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$49,216 14
January 1, 1917.....	50,921 55
	<hr/>
	100,137 69
Average amount of each account January 1, 1917.....	342 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$153,614 64
Total expenses of the bank for the year 1916.....	39,132 96
Dividends paid to depositors for the year 1916.....	100,137 69
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	14,343 99
	<hr/>



**64. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK**

[289 Fourth avenue; incorporated 1839]

**WALTER TRIMBLE, President.****ADRIAN ISELIN, Jr., Vice-Pres.****FREDERIC W. STEVENS, Vice-Pres.****LEWIS B. GAWTRY, Secretary.****CHARLES S. BROWN, Vice-Pres.****TRUSTEES**

**WM. W. APPLETON,  
THOMAS DIMOND,  
ROBERT BACON,  
HENRY R. HOYT,  
AUGUST BELMONT,  
CHARLES H. TWEEED,  
WILLIAM SLOANE,  
THOMAS DENNY,**

**FINANCIAL****RESOURCES**

Bonds and mortgages.....\$46,913,350 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$2,980,000 00	\$3,051,341 25	\$3,086,800 00
State of Maryland.....	830,000 00	788,404 16	819,700 00
Cities in other States.....	5,895,600 00	6,167,567 47	6,814,352 00
Cities in this State.....	17,233,800 00	17,896,442 57	17,210,562 00
Counties in this State.....	1,078,000 00	1,122,283 65	1,167,120 00
Railroad mortgage bonds....	26,338,000 00	25,537,914 05	21,449,160 00
	<u>353,355,400 00</u>	<u>\$54,584,943 15</u>	<u>\$49,438,694 00</u>

49,438,694 00

Banking house and lot, book value, \$400,000; cost, \$751,301.-

06; actual cash value ..... 400,000 00

Other real estate, book value, \$1,189,025.97; cost \$1,199,-

853.37; actual cash value..... 942,000 00

Cash on deposit in banks or trust companies... 3,464,941 20

Cash on hand..... 732,890 78

Total of collectible interest..... 1,202,095 09

\$103,143,971 07**LIABILITIES**

Amount due depositors, viz.:

Principal .....\$92,572,000 87

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 1,550,496 48\$94,122,577 35

Surplus on market value..... 9,021,393 72

\$103,143,971 07

Surplus on par value, \$12,888,000.72.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1,

1916, before transactions of the day..... \$4,094,808 00

From depositors, not including dividends credited..... 15,359,302 48

From interest on loans, deposits and investments..... 4,137,335 33

From rents from other real estate..... 39,821 14

From mortgages... 2,397,750 00

From redemption of stocks and bonds .... 55,000 00

From stocks and bonds sold (total par value, \$1,085,000) .... 1,064,172 28

From all other sources, viz.:

Redemption of judgment against State of New York. \$14,773 82

From receiver ... 68 34

Insurance refund ..... 23 28

14,864 64\$27,163,053 87

PAYMENTS

To depositors, including dividends paid to them.....	\$16,732,374 70	
For loans on bonds and mortgages.....	656,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,022,500).....	5,094,341 85	
For interest (other than dividend payments to depositors)...	87,975 39	
For current expenses of the bank, viz.:		
For salaries .....	\$113,201 00	
For taxes: Banking house, \$14,915.23; surplus, \$48,250.65 .....	63,165 88	
For expenses, except taxes, of banking house:		
Repairs .....	793 48	
Insurance .....	1,140 00	
For expenses of other real estate, viz.:		
Repairs .....	1,959 87	
Insurance .....	2,300 83	
Taxes .....	23,370 97	
Other .....	1,175 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	24,476 29	
		231,583 74
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		211,987 33
Other payments, viz.:		
Loss at counter.....	\$244 00	
Allowed claim to depositor.....	214 88	
		458 88
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		4,197,831 98
		<u>\$27,163,053 87</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	145,446
Number of accounts opened or reopened during the year.....	15,553
Number of accounts closed during the year.....	16,172
Amount deposited during the year, not including dividends credited for that period.....	\$15,359,302 48
Amount withdrawn during the year.....	16,732,374 70
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,542,552 99
January 1, 1917.....	1,550,496 48
	<u>3,093,049 47</u>
Average amount of each account January 1, 1917.....	647 13
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	3,610 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	4,171,038 37
Total expenses of the bank for the year 1916.....	232,042 62
Dividends paid to depositors for the year 1916.....	3,093,049 47
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>845,946 28</u>

## 65. THE BOWERY SAVINGS BANK, NEW YORK CITY

[123-30 Bowery; incorporated 1834]

HENRY A. SCHENCK, President.  
WM. M. SPACKMAN, Vice-President.  
WILLIAM A. NASH, Vice-President.

WILLIAM E. KNOX, Comptroller.  
JOSEPH G. LIDDLE, Secretary.  
PERCY G. DELAMATER, Asst. Secy.

## TRUSTEES

HENRY A. SCHENCK,  
WM. M. SPACKMAN,  
WM. A. NASH,  
GEO. H. ROBINSON,  
GEORGE JEREMIAH,  
HENRY C. BERLIN,  
CHARLES E. BIGELOW,  
THOMAS B. KENT,

WILLIAM C. WOOD,  
I. W. DRUMMOND,  
H. B. DOMINICK,  
C. LAWRENCE PERKINS,  
ROBERT M. GALLAWAY,  
MARK M. MACLAY,  
FRANCIS S. BANGS,

LEWIS L. CLARKE,  
RICHARD M. HOE,  
GEORGE MCNEIR,  
CHARLES H. TENNEY,  
W. HULL WICKHAM,  
STEPHEN BAKER,  
ARTHUR L. LESHER,  
S. W. FAIRCHILD.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$63,710,365 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$874,000 00	\$897,210 00	\$882,740 00
State of Massachusetts.....	1,215,000 00	1,277,858 80	1,155,080 00
State of Rhode Island.....	50,000 00	54,562 50	49,000 00
Cities in other States.....	6,816,500 00	7,334,122 30	6,755,360 00
Cities in this State.....	10,150,299 43	10,677,330 44	10,354,158 94
Railroad mortgage bonds....	28,993,000 00	32,005,809 56	27,988,940 00
Land Bank of State of New York . . . . .	45,000 00	45,315 74	45,283 31
	<u>\$48,143,799 43</u>	<u>\$52,292,209 34</u>	<u>\$47,230,562 25</u>

47,230,562 25

Banking house and lot, book value, \$175,000; cost, \$796,080.-

91; actual cash value..... 175,000 00

Other real estate, book value, \$357,000; cost, \$442,897.12;

actual cash value..... 357,000 00

Cash on deposit in banks or trust companies..... 6,004,920 95

Cash on hand..... 1,038,881 31

Total of collectible interest..... 1,778,746 92

Amount of all other assets, viz.:

Rents accrued ..... \$811 67

Taxes advanced ..... 5,706 39

6,518 06

\$120,301,994 49

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$104,282,549 96

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 1,728,508 05\$106,011,058 01

Surplus on market value..... 14,290,936 48

\$120,301,994 49

Surplus on par value, \$15,204,173.66.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$7,117,318 88

From depositors, not including dividends credited..... 22,219,790 57

From interest on loans, deposits and investments..... 4,947,012 80

From rents from other real estate..... 36,559 08

From mortgages..... 3,041,600 00

From redemption of stocks and bonds..... 836,377 75

From stocks and bonds sold (total par value, \$2,178,000).... 2,013,453 58

From real estate sold..... 56,825 00

From all other sources, viz.:

Collections ..... \$9 39

Public 'phone ..... 15 95

Satisfaction ..... 144 00

Notarial fees .....	\$56 75	
Adjustment of overdraft.....	20 00	
Deficiency judgment .....	50 00	
Expense, real estate.....	142 68	
Insurance premium, refunded.....	7 74	
Taxes advanced, refunded.....	40,000 00	
		40,446 51
		<u>\$40,309,384 17</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$22,462,313 10	
For loans on bonds and mortgages.....	4,608,700 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$5,506,500).....	5,742,022 19	
For interest (other than dividend payments to depositors)...	54,176 33	
For current expenses of the bank, viz.:		
For salaries .....	\$125,646 00	
For taxes: Banking house, \$7,068.02; surplus, \$111,066.23 .....	118,134 25	
For expenses, except taxes, of banking house:		
Repairs .....	2,098 97	
Other .....	13,844 00	
For expenses of other real estate, viz.:		
Repairs .....	8,765 61	
Insurance .....	2,803 05	
Taxes .....	8,861 30	
Other .....	8,535 16	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	39,899 52	
		328,587 86
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		17,413 98
Other payments, viz.:		
Cash short — teller's .....	\$104 00	
Adjusting overdraft .....	20 00	
Taxes advanced .....	52,244 45	
		52,368 45
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		7,043,802 26
		<u>\$40,309,384 17</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	143,895	
Number of accounts opened or reopened during the year.....	21,072	
Number of accounts closed during the year.....	19,763	
Amount deposited during the year, not including dividends credited for that period.....	\$22,219,790 57	
Amount withdrawn during the year.....	22,462,313 10	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$1,703,084 60	
January 1, 1917.....	1,728,508 05	
		3,431,592 65
Average amount of each account January 1, 1917.....		736 72
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		5
Total amount of such accounts.....	\$17,057 40	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....		31½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....		31½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$4,847,110 82	
Total expenses of the bank for the year 1916.....	328,587 86	
Dividends paid to depositors for the year 1916.....	3,431,592 65	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....		1,086,930 31

**66. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY**

[5-7 Park place; incorporated 1851]

HORACE F. HUTCHINSON, President.  
 J. A. GEISSENHAINER, Vice-Pres.  
 RICHARD B. KELLY, Vice-Pres.

EUGENE BRITTON, Treasurer.  
 WILLIAM H. ROSE, Secretary.

**TRUSTEES**

J. A. GEISSENHAINER,  
 H. F. HUTCHINSON,  
 EUGENE BRITTON,  
 H. MORTIMER BRUSH,  
 OSCAR T. MACKEY,

RICHARD B. KELLY,  
 REMSEN JOHNSON,  
 EDWARD TOWNSEND,  
 FREDERICK W. HUNTER  
 CHARLES A. FRANK,

SAMUEL S. BLOOD,  
 HENRY A. HOWARTH,  
 WILLIAM H. ROSE,  
 A. B. WESTERVELT,  
 EDWARD E. WATTS.

**FINANCIAL  
 RESOURCES**

Bonds and mortgages..... \$9,017,350 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$50,000 00	\$51,437 50	\$53,000 00	
State of Missouri.....	140,000 00	137,126 52	140,000 00	
State of Maryland.....	100,000 00	99,875 00	100,000 00	
Cities in other States.....	200,000 00	222,328 00	202,000 00	
Cities in this State.....	321,000 00	330,432 83	326,785 00	
Counties in this State.....	300,000 00	300,000 00	294,000 00	
Villages in this State.....	8,000 00	8,045 91	8,040 00	
Railroad mortgage bonds....	2,503,000 00	2,680,592 22	2,465,070 00	
	<u>\$3,622,000 00</u>	<u>\$3,829,837 98</u>	<u>\$3,588,895 00</u>	3,588,895 00
Banking house and lot, book value, \$270,000; cost, \$271,261.83; actual cash value.....				270,000 00
Other real estate, book value, \$695,000; cost, \$713,794.07; actual cash value.....				695,000 00
Cash on deposit in banks or trust companies.....				1,491,965 82
Cash on hand.....				126,495 36
Total of collectible interest.....				160,794 13
				<u>\$15,350,500 31</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$14,387,662 67
Dividends credited or to be credited for the six months ending with December 31, 1916.....	273,244 87
	<u>\$14,660,907 54</u>
Surplus on market value.....	689,592 77
	<u>\$15,350,500 31</u>

Surplus on par value, \$722,697.77.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,282,277 52
From depositors, not including dividends credited.....	3,425,668 18
From interest on loans, deposits and investments.....	644,364 10
From rents from other real estate.....	8,546 10
From mortgages . . . . .	467,000 00
From redemption of stocks and bonds.....	582,800 00
From stocks and bonds sold (total par value, \$123,000).....	125,398 38
From loans paid.....	38,500 00
From real estate sold.....	190,378 02
	<u>\$6,764,932 30</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,086,303 62	
For loans on bonds and mortgages.....	598,400 00	
For loans on stocks and bonds and other securities.....	28,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,002,000).....	1,047,624 69	
For interest (other than dividend payments to depositors) ..	11,456 01	
For current expenses of the bank, viz.:		
For salaries .....	\$35,630 00	
For taxes: Banking house, \$3,710.00; surplus, \$5,789.11; on mortgages, \$235.....	9,794 71	
For expenses, except taxes, of banking house:		
Repairs .....	379 72	
Insurance .....	438 18	
For expenses of other real estate, viz.:		
Repairs .....	1,645 81	
Insurance .....	535 39	
Taxes .....	13,346 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,172 69	
		66,943 09
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	307,243 71	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,618,461 18	
		<u>\$6,764,932 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	15,920	
Number of accounts opened or reopened during the year...	2,513	
Number of accounts closed during the year.....	1,957	
Amount deposited during the year, not including dividends credited for that period.....	\$3,425,668 18	
Amount withdrawn during the year.....	3,086,303 62	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$265,324 85	
January 1, 1917.....	273,244 87	
		538,569 72
Average amount of each account January 1, 1917.....	920 30	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$632,411 60	
Total expenses of the bank for the year 1916.....	66,943 09	
Dividends paid to depositors for the year 1916.....	538,569 72	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	26,898 79	

## 67. CITIZENS' SAVINGS BANK, NEW YORK CITY

[54-58 Bowery; Incorporated 1860]

HENRY HASLER, President.  
 CHARLES H. SMITH, Vice-Pres.  
 CHARLES H. CLARK, Vice-Pres.

HENRY SAYLER, Secretary.  
 EMIL A. HUBER, Asst. Secretary.

## TRUSTEES

CHAS. H. STEINWAY,  
 HENRY HASLER,  
 PERCIVAL KUHNE,  
 JAMES ROWLAND,  
 ARTHUR W. WATSON,  
 JOHN C. JUHRING,  
 JOHN M. FUCHS,

DAVID C. TOWNSEND,  
 FRED'K W. WURSTER,  
 CHARLES H. SMITH,  
 JOHN A. BEALL,  
 CHARLES H. CLARKE,  
 EDWARD H. TITUS,  
 BARAK G. COLES, JR.

RICHARD A. BACHIA,  
 JULIUS DE LONG,  
 HENRY SAYLER,  
 WARNER D. ORVIS,  
 WILLIAM H. SCHMIDT,  
 AUGUSTUS W. KELLEY,  
 EDWIN E. DICKINSON.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$8,893,800 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$300,000 00	\$983,151 90	\$969,000 00	
State of Massachusetts.....	1,000,000 00	1,122,117 00	958,000 00	
Cities in other States.....	2,700,000 00	2,943,791 80	2,752,000 00	
Cities in this State.....	3,286,000 00	3,541,561 15	3,316,215 00	
Counties in this State.....	130,000 00	150,995 00	128,700 00	
	<u>\$8,016,000 00</u>	<u>\$8,741,616 85</u>	<u>\$8,123,915 00</u>	8,123,915 00
Banking house and lot, book value, \$125,000; cost, \$276,208.16; actual cash value.....				125,000 00
Other real estate, book value, \$86,000; cost, \$121,041.61; actual cash value.....				86,000 00
Cash on deposit in banks or trust companies.....				1,628,696 97
Cash on hand.....				251,496 14
Total of collectible interest.....				177,286 51
				<u>\$19,286,194 62</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$16,520,236 70	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	272,479 73	\$16,792,716 43
Surplus on market value.....		2,493,478 19
		<u>\$19,286,194 62</u>

Surplus on par value, \$2,385,563.19.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$2,038,206 74
From depositors, not including dividends credited.....	3,613,083 52
From interest on loans, deposits and investments.....	766,265 41
From rents from banking house.....	7,680 00
From rents from other real estate.....	4,506 47
From mortgages .....	341,100 00
From redemption of stocks and bonds.....	187,000 00
From stocks and bonds sold (total par value, \$171,000)....	168,795 00
From real estate sold.....	61,000 00

## From all other sources, viz.:

Collection, deficiency judgments.....	\$2,081 43	
Rent received during foreclosure.....	3,329 46	
Profit on bonds sold.....	375 00	
		<u>\$5,785 89</u>
		<u>\$7,193,423 03</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$3,673,114 89	
For loans on bonds and mortgages.....	306,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,000,000).....	1,047,821 80	
For interest (other than dividend payments to depositors).	8,725 00	
For current expenses of the bank, viz.:		
For salaries .....	\$51,700 00	
For taxes: Banking house, \$3,536.23; surplus, \$22,639.70 .....	26,175 93	
For expenses, except taxes, of banking house:		
Repairs .....	426 70	
Insurance .....	360 41	
For expenses of other real estate, viz.:		
Repairs .....	1,458 28	
Insurance .....	171 80	
Taxes .....	1,719 51	
Other .....	86 11	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	12,735 45	
		<u>94,834 19</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	181,589 04	
Other payments, viz.: Commissions, sale of real estate.....	645 00	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,880,193 11	
		<u>\$7,193,423 03</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	27,277	
Number of accounts opened or reopened during the year....	2,940	
Number of accounts closed during the year.....	2,791	
Amount deposited during the year, not including dividends credited for that period.....	\$3,613,083 52	
Amount withdrawn during the year.....	3,673,114 89	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$267,931 30	
January 1, 1917.....	272,479 73	
		<u>540,411 03</u>
Average amount of each account, January 1, 1917.....	615 63	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1	
Total amount of such accounts.....	\$7,039 00	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$751,344 74	
Total expenses of the bank for the year 1916.....	94,834 19	
Dividends paid to depositors for the year 1916.....	540,411 03	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	116,099 52	



## 68. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2807 Amsterdam avenue; incorporated 1910]

JOHN H. BOSCHEN, President.  
JOHN A. MURRAY, Vice-Pres.LOUIS K. UNGRICH, Vice-Pres.  
CHARLES S. GAUBERT, Secretary.

## TRUSTEES

HERMAN W. BEYER,  
JOHN H. BOSCHEN,  
GEORGE H. HYDE,  
JOHN B. DAVIES,  
FRANK B. FRENCH,  
SIGMUND WECHSLER,  
CHARLES S. GAUBERT,  
PHILIP HANO,LOUIS K. UNGRICH,  
MARTIN WALLACE,  
BURTON J. WILKE,  
WILLIAM S. BENNETT,  
OTTO H. SCHLOBOHM,  
FRANK P. SCHIMPF,  
JOHN E. O'CONNELL,  
RUFUS P. JOHNSTON.FINANCIAL  
RESOURCESBonds and mortgages..... \$731,600 00  
Stock and bond investments, viz:

Stocks and bonds	Par value	Original cost	Estimated market value
State of California .....	\$10,000 00	\$9,706 39	\$10,100 00
Cities in other States.....	25,000 00	25,689 02	26,450 00
Cities in this State.....	112,000 00	110,424 30	115,400 00
School districts in this State	4,000 00	4,804 00	4,954 00
Railroad mortgage bonds....	139,000 00	133,544 12	132,420 00
	<u>\$291,000 00</u>	<u>\$284,227 73</u>	<u>\$289,384 00</u>

Cash on deposit in banks or trust companies..... 289,384 00  
Cash on hand ..... 117,420 56  
Total of collectible interest..... 6,101 26  
Amount of all other assets, viz.: Furniture and fixtures.... 18,597 62  
1,200 00\$1,164,303 44

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$1,115,084 43  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 18,356 05  
\$1,133,441 07

Surplus on market value..... 30,862 37

\$1,164,303 44

Surplus on par value, \$33,078.37.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$95,606 59  
From depositors, not including dividends credited..... 739,120 77  
From interest on loans, deposits and investments..... 40,175 33  
From rents from other real estate..... 221 25  
From mortgages ..... 5,000 00  
From real estate sold..... 27,800 00  
From all other sources, viz.:  
Refund of tax (erroneously paid)..... \$104 28  
Insurance premium unexpired returned..... 31 19  
137 38  
\$908,061 32

PAYMENTS

To depositors, including dividends paid to them.....	\$436,562 94
For loans on bonds and mortgages.....	250,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$85,000).....	82,900 00
For interest (other than dividend payments to depositors) ..	659 92
For current expenses of the bank, viz.:	
For salaries .....	\$4,495 90
For rent of banking rooms.....	1,200 00
For expenses of other real estate, viz.:	
Repairs .....	15 00
Taxes .....	517 49
Other .....	39 69
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,023 55
	<hr/>
	7,291 63
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,641 31
Other payments, viz.: Taxes and commissions on real estate sold . . . . .	183 70
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	123,521 82
	<hr/>
	\$908,061 32
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,115
Number of accounts opened or reopened during the year....	2,445
Number of accounts closed during the year.....	931
Amount deposited during the year, not including dividends credited for that period.....	\$739,120 77
Amount withdrawn during the year.....	436,562 94
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$15,699 33
January 1, 1917.....	18,356 65
	<hr/>
	34,055 98
Average amount of each account January 1, 1917.....	. 185 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$47,594 66
Total expenses of the bank for the year 1916.....	8,137 41
Dividends paid to depositors for the year 1916.....	34,055 98
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	5,401 27
	<hr/>

**69. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY**

[341 Bowery; incorporated 1848]

ANDREW MILLS, President.  
WM. F. PATTERSON, Vice-President.  
BENJ. D&F. CURTISS, Vice-Pres.

SAMUEL WEBSTER, Secretary.  
FREDERICK SHERWOOD, Asst. Secy.

**TRUSTEES**

ANDREW MILLS,  
FREDERICK ZITTEL,  
JOHN A. TACKABERRY,  
WILLIAM S. GRAY,  
BENJ. D&F. CURTISS,

W. M. BENNETT,  
WALTER E. FREW,  
WM. H. REMICK,  
LORENZO DANIELS,  
WM. F. PATTERSON.

GEORGE B. HODGMAN,  
RICHARD T. DAVIES,  
ANDREW MILLS, JR.,  
WALTER P. BELKNAP,  
AUGUSTUS H. TENNIS,

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$28,151,500 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$200,000 00	\$201,000 00	\$212,000 00	
State of Maryland.....	100,000 00	94,524 36	97,000 00	
State of California.....	100,000 00	96,623 20	101,000 00	
State of Tennessee.....	250,000 00	257,740 23	275,500 00	
State of Massachusetts.....	900,000 00	980,557 50	864,000 00	
Cities in other States.....	4,923,000 00	5,218,764 70	5,037,610 00	
Cities in this State.....	5,121,128 94	5,278,632 01	5,249,500 58	
Counties in this State.....	100,000 00	108,860 00	100,000 00	
Railroad mortgage bonds....	9,183,000 00	9,836,644 14	8,974,280 00	
	<u>\$20,877,128 94</u>	<u>\$22,073,346 14</u>	<u>\$20,910,890 58</u>	20,910,890 58
Banking house and lot, book value, \$150,000; cost, \$568,571.31; actual cash value .....				150,000 00
Other real estate, book value, \$47,872.23; cost, \$47,872.23; actual cash value .....				47,872 23
Cash on deposit in banks or trust companies.....				3,091,939 57
Cash on hand.....				799,169 21
Total of collectible interest.....				857,145 33
				<u>\$54,008,516 92</u>

**LIABILITIES**

Amounts due depositors, viz.:

Principal .....	\$48,252,840 41
Dividends credited or to be credited for the six months ending with December 31, 1916.....	777,559 44
	<u>\$49,030,399 85</u>
Other liabilities, viz.: Expenses incurred, but unpaid; reserve for taxes .....	23,000 00
Surplus on market value.....	4,955,117 07
	<u>\$54,008,516 92</u>

Surplus on par value, \$4,921,355.43.

**CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$3,413,295 70
From depositors, not including dividends credited.....	13,223,092 47
From interest on loans, deposits and investments.....	2,174,975 58
From rents from other real estate.....	1,720 72
From mortgages .....	2,008,000 00
From redemption of stocks and bonds.....	511,800 00
From stocks and bonds sold (total par value, \$750,000)....	698,437 50
From real estate sold.....	47,627 04

## From all other sources, viz.:

Insurance premium advanced, returned.....	\$16 50	
Deficiency judgment .....	3,636 70	
		<u>\$3,653 20</u>
		<u>\$22,082,602 21</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$10,948,709 76	
For loans on bonds and mortgages.....	2,174,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,642,000).....	4,806,229 32	
For interest (other than dividend payments to depositors) ..	35,476 32	
For current expenses of the bank, viz.:		
For salaries .....	\$78,366 00	
For taxes: Banking house, \$4,316.19; surplus, \$40,510.49 .....	44,826 68	
For expenses, except taxes, of banking house:		
Repairs .....	766 12	
For expenses of other real estate, viz.:		
Repairs. . . . .	140 25	
Insurance. . . . .	153 00	
Taxes. . . . .	689 42	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	17,920 62	
		<u>142,862 09</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	84,215 94	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	3,891,108 78	
		<u>\$22,082,602 21</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	83,118	
Number of accounts opened or reopened during the year....	16,889	
Number of accounts closed during the year.....	12,971	
Amount deposited during the year, not including dividends credited for that period.....	\$13,223,092 47	
Amount withdrawn during the year.....	10,948,709 76	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$746,540 26	
January 1, 1917.....	777,559 44	
		<u>1,524,099 70</u>
Average amount of each account January 1, 1917.....	589 89	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$2,169,099 52	
Total expenses of the bank for the year 1916.....	142,862 09	
Dividends paid to depositors for the year 1916.....	1,524,099 70	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	502,137 73	

70. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291-295 Broadway; incorporated 1848]

DICK S. RAMSAY, President.  
GEORGE ABEEL, Vice-Pres.

CHARLES A. WHITNEY, Secretary.  
LESTER VAN BRUNT, Asst. Secretary.

TRUSTEES

HENRY T. NICHOLS,	DANIEL W. WHITMORE,	JAMES B. CLEWS,
GEORGE ABEEL,	CHAS. A. O'DONOHUE,	J. FRED. PIERSON,
DICK S. RAMSAY,	WILLIAM C. TABER,	JULIAN P. FAIRCHILD,
WARREN C. BARBER,	JULIAN D. FAIRCHILD,	DARWIN B. JAMES, JR.,
RICHARD YOUNG,	WILLIAM COVERLY,	JAMES A. SMITH,
J. WORRALL ARTHUR,	EVERSLY CHILDS,	CHARLES A. PERKINS.
WILLIAM C. SMITH,		

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$17,921,730 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$750,000 00	\$761,900 00	\$757,500 00
State of Massachusetts.....	1,250,000 00	1,328,505 15	1,199,400 00
State of Tennessee.....	100,000 00	99,625 00	102,000 00
Cities in other States.....	3,163,000 00	3,268,066 44	3,248,100 00
Cities in this State.....	6,684,500 00	6,633,495 18	6,692,420 00
Counties in this State.....	280,000 00	300,507 50	281,500 00
Towns in this State.....	36,000 00	36,574 92	38,520 00
Railroad mortgage bonds....	3,332,000 00	3,221,264 25	2,929,890 00
	<u>\$15,595,500 00</u>	<u>\$15,649,938 44</u>	<u>\$15,249,330 00</u>
			15,249,330 00
Banking house and lot, book value, \$1,300,000; cost, \$1,596,- 985.74; actual cash value.....			1,300,000 00
Other real estate book value, \$473,501.97; cost, \$473,501.97; actual cash value .....			473,501 97
Cash on deposit in banks or trust companies.....			5,453,971 09
Cash on hand .....			6,987 71
Total of collectible interest.....			342,911 45
Amount of all other assets, viz.: Rents accrued.....			459 00
			<u>\$40,748,891 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$35,887,801 24
Dividends credited or to be credited for the six months ending with December 31, 1916.....	685,513 90
	<u>\$36,573,315 14</u>
Surplus on market value.....	4,175,576 08
	<u>\$40,748,891 22</u>
Surplus on par value, \$4,521,746.08.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$4,585,622 66
From depositors, not including dividends credited.....	8,472,197 67
From interest on loans, deposits and investments.....	1,625,111 81
From rents from banking house.....	76,868 08
From rents from other real estate.....	35,427 33
From mortgages .....	1,418,625 00
From redemption of stocks and bonds.....	299,000 00
From real estate sold.....	58,000 00
From all other sources, viz.:	
Mortgage extension agreements.....	\$316 00
Satisfaction and assignments.....	133 50
Appraisal fees .....	670 00
Refund account .....	2,190 41
From tenants for changes made.....	194 97
Rents from mortgaged premises.....	3,213 26
Taxes and insurance from mortgaged premises.....	2,142 95

Deficiency judgment .....	\$10,000 00	
Cash difference, teller's.....	119 00	
		<u>\$18,980 09</u>
		<u>\$16,589,832 64</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,634,279 99	
For loans on bonds and mortgages.....	1,514,100 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,669,000).....	1,536,343 75	
For interest (other than dividend payments to depositors) ..	13,007 47	
For current expenses of the bank, viz.:		
For salaries .....	\$42,128 00	
For taxes: Banking house, \$26,676.72; surplus, \$29,243.08 .....	55,919 80	
For expenses, except taxes, of banking house:		
Repairs .....	1,072 29	
Insurance .....	496 58	
Other .....	24,290 74	
For rent of banking rooms.....	20,000 00	
For expenses of other real estate, viz.:		
Repairs .....	16,610 69	
Insurance .....	3,864 32	
Taxes .....	10,783 17	
Other .....	11,739 37	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,649 54	
		<u>191,554 50</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		230,160 82
Other payments, viz.		
Fixing up offices for tenants in banking house.....	\$1,253 65	
Taxes, insurance and interest paid on mortgaged premises .....	8,173 66	
		<u>9,427 31</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	5,460,958 80	
		<u>\$16,589,832 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	32,789	
Number of accounts opened or reopened during the year...	5,608	
Number of accounts closed during the year.....	4,605	
Amount deposited during the year, not including dividends credited for that period.....	\$8,472,197 67	
Amount withdrawn during the year.....	7,634,279 99	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$964,808 75	
January 1, 1917.....	685,513 90	
		<u>1,350,322 65</u>
Average amount of each account January 1, 1917.....	1,115 41	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	5	
Total amount of such accounts.....	\$15,354 31	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,722,910 62	
Total expenses of the bank for the year 1916.....	191,554 50	
Dividends paid to depositors for the year 1916.....	1,350,322 65	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	181,033 47	

## 71. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

JOHN J. PULLEYN, President.  
MYLES TIERNEY, Vice-Pres.  
JAMES CLARKE, Vice-Pres.LOUIS V. O'DONOHUE, Secretary.  
JOHN S. DALY, Comptroller.  
JOHN J. BRENNAN, Deputy Comptroller

## TRUSTEES

L. V. O'DONOHUE,  
C. V. FORNES,  
MYLES TIERNEY,  
JOSEPH P. GRACE,  
M. F. McDERMOTT,JAMES CLARKE,  
FRANK S. GANNON,  
JOHN J. PULLEYN,  
JOHN G. O'KEEFFE,  
HENRY HEIDE,  
WILLIAM HARKNESS,JOHN J. DEERY,  
JOHN D. RYAN,  
THOMAS E. MURRAY,  
F. F. FITZPATRICK,  
ROBERT L. HOGUET,  
EDWARD F. McMANNIS.FINANCIAL  
RESOURCESBonds and mortgages .....\$84,156,170 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$7,100,000 00	\$7,311,712 11	\$7,576,000 00
State of Alabama.....	1,000,000 00	1,068,098 62	1,030,000 00
State of Arizona.....	250,000 00	252,721 75	262,500 00
State of California.....	280,000 00	269,288 83	283,680 00
State of Massachusetts.....	1,582,000 00	1,743,510 00	1,511,620 00
State of New Mexico.....	250,000 00	251,875 00	257,500 00
Cities in other States.....	5,597,326 00	5,746,787 60	5,785,757 71
Cities in this State.....	12,064,750 00	12,834,223 49	12,963,757 50
Counties in this State.....	1,360,208 66	1,426,216 77	1,497,089 53
Towns in this State.....	833,884 57	870,905 68	897,891 86
Villages in this State.....	326,000 00	337,174 97	332,935 00
Railroad mortgage bonds....	43,237,425 31	44,094,339 47	42,192,131 10
	<u>\$73,881,594 54</u>	<u>\$76,206,854 29</u>	<u>\$74,590,862 70</u>
			74,590,862 70
Banking house and lot, book value, \$3, 250,000; cost, \$4,441,- 636.33; actual cash value.....			3,250,000 00
Other real estate, book value, \$1,201,565.28; cost, \$1,201,- 565.28; actual cash value.....			1,004,500 00
Cash on deposit in banks or trust companies.....			8,571,804 93
Cash on hand .....			745,743 51
Total of collectible interest.....			2,478,293 58
			<u>\$174,797,374 72</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$158,998,374 46
Dividends credited or to be credited for the six months ending with December 31, 1916.....	3,022,384 17
	<u>\$162,020,758 63</u>
Surplus on market value.....	12,776,616 09
	<u>\$174,797,374 72</u>
Surplus on par value, \$12,067,347.93.	

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$7,442,894 51
From depositors, not including dividends credited.....	38,075,382 78
From interest on loans, deposits and investments.....	6,905,447 34
From rents from banking house.....	178,392 10
From rents from other real estate.....	33,211 84
From mortgages .....	2,499,060 00
From redemption of judgments against the State of New York	26,003 46

From real estate sold.....	\$11,056 55
From all other sources, viz.: Collection of deficiency judgments .....	14,373 29
	<u>\$55,185,821 87</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$30,527,161 41
For loans on bonds and mortgages.....	6,034,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$9,436,728.35) .....	8,691,991 56
For interest (other than dividend payments to depositors)...	79,225 27
For current expenses of the bank, viz.:	
For salaries .....	\$167,168 00
For taxes: Banking house, \$62,857.11; surplus, \$56,805.10 .....	119,662 21
For expenses, except taxes, of banking house:	
Repairs .....	18,618 33
Insurance .....	1,388 53
Other .....	79,026 27
For expenses of other real estate, viz.:	
Repairs .....	53,840 76
Insurance .....	6,195 32
Taxes .....	22,841 85
Other .....	18,167 87
For other expenses, not including expenses of other real estate nor other expenses of banking house...	47,685 28
	<u>534,594 42</u>
Other payments, viz.	
Cash short (teller's).....	\$1,000 00
Claim for repairs, allowed.....	300 77
	<u>1,300 77</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	9,317,548 44
	<u>\$55,185,821 87</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	176,904
Number of accounts opened or reopened during the year.....	31,768
Number of accounts closed during the year.....	20,436
Amount deposited during the year, not including dividends credited for that period.....	\$38,075,382 78
Amount withdrawn during the year.....	30,527,161 41
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$2,892,754 71
January 1, 1917.....	3,022,384 17
	<u>5,915,138 88</u>
Average amount of each account January 1, 1917.....	915 86
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$7,124 64
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$7,208,914 07
Total expenses of the bank for the year 1916.....	534,594 42
Dividends paid to depositors for the year 1916.....	5,915,138 88
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>849,180 77</u>



72. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[231 West 125th street; incorporated 1899]

JOHN BEAVER, President.  
JOHN H. LOOS, Vice-President.  
J. C. WATSON, Vice-President.

A. S. VANWINKLE, Secretary.  
HOWARD C. MURPHY, Asst. Secy.

TRUSTEES

WILLIAM MOORES,  
JOHN H. LOOS,  
JOHN BEAVER,  
ARTHUR E. WOOD,  
E. H. HAMILTON,

WILLIAM T. KOCH,  
J. C. WATSON,  
JOHN BOTTOMLEY,  
GEO. H. TAYLOR,  
LYMAN T. DYER,

CHAS. W. DAYTON,  
ALBERT E. MERRALL,  
CARL A. KOELSCH,  
CHARLES A. TERRY,  
RICHARD E. COCHRAN,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3,179,650 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$213,188 00	\$223,324 07	\$226,141 76	
Cities in this State.....	386,500 00	388,467 92	368,380 00	
Counties in this State.....	66,000 00	68,501 40	69,380 00	
Towns in this State.....	66,500 00	67,058 60	68,445 00	
Villages in this State.....	39,600 00	40,125 97	43,140 00	
School districts in this State	45,000 00	45,615 00	45,465 00	
Railroad mortgage bonds....	790,484 84	831,608 70	820,476 45	
	<u>\$1,697,272 84</u>	<u>\$1,664,711 66</u>	<u>\$1,641,427 21</u>	1,641,427 21
Other real estate, book value, \$126,874.23; cost, \$127,513.33; actual cash value.....				126,874 23
Cash on deposit in banks or trust companies.....				574,736 52
Cash on hand.....				10,398 50
Total of collectible interest.....				48,599 98
Amount of all other assets, viz.: Rents accrued.....				155 00
				<u>\$5,581,841 44</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$5,165,527 02
Dividends credited or to be credited for the six months ending with December 31, 1916.....	79,108 50
	<u>\$5,244,635 52</u>
Surplus on market value.....	337,205 92
	<u>\$5,581,841 44</u>

Surplus on par value, \$303,051.55.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$463,757 06
From depositors, not including dividends credited.....	2,268,315 57
From interest on loans deposits and investments.....	221,024 19
From rents from banking house.....	1,080 00
From rents from other real estate.....	12,142 02
From mortgages .....	31,850 00
From redemption of stocks and bonds.....	134,196 00
From real estate sold.....	36,500 00
	<u>\$3,168,864 84</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,738,563 42	
For loans on bonds and mortgages.....	307,750 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$486,484.84).....	490,921 33	
For interest (other than dividend payments to depositors)...	4,639 57	
For current expenses of the bank, viz.:		
For salaries .....	\$18,242 32	
For taxes: Banking house, \$1,235.50; surplus, \$2,487.81	3,723 31	
For expenses, except taxes, of banking house:		
Repairs .....	167 79	
Insurance .....	312 46	
Other .....	180 00	
For rent of banking rooms.....	2,310 00	
For expenses of other real estate, viz.:		
Repairs .....	3,325 46	
Insurance .....	829 62	
Taxes .....	3,279 69	
Other .....	3,192 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,292 70	
		41,855 50
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		585,135 02
		<u>\$3,168,864 84</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	18,512	
Number of accounts opened or reopened during the year.....	6,342	
Number of accounts closed during the year.....	4,243	
Amount deposited during the year, not including dividends credited for that period.....	\$2,268,315 57	
Amount withdrawn during the year.....	1,738,563 42	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$75,127 63	
January 1, 1917.....	79,108 50	
	<u>\$154,236 13</u>	
Credited at other periods.....	12 89	
		154,223 24
Average amount of each account January 1, 1917.....	283 31	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$244,660 73	
Total expenses of the bank for the year 1916.....	41,855 50	
Dividends paid to depositors for the year 1916.....	154,223 24	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	48,581 99	

**73. EXCELSIOR SAVINGS BANK, NEW YORK CITY**

[79 West Twenty-third street; incorporated 1869]

WILLIAM J. ROOME, President.  
 WILLIAM H. BARRON, Vice-Pres.  
 JOHN BURKE, Vice-President.

JOHN C. GRISWOLD, Secretary.  
 ARTHUR PLAGE, Asst. Secy.

**TRUSTEES**

HENRY DAZIAN,  
 WILLIAM H. BARRON,  
 WILLIAM J. ROOME,  
 JOHN BURKE,  
 ROBERT J. HORNER,

WILLIAM CRAWFORD,  
 EPHRAIM M. YOUMANS,  
 HENRY D. BREWSTER,  
 BENJ. A. HEGEMAN, JR.,

CLARENCE PRICE,  
 MICHAEL COLEMAN,  
 S. S. DELANO,  
 CHARLES H. CLASS,  
 WILLIAM H. WILLIAMS,

**FINANCIAL  
 RESOURCES**

Bonds and mortgages.....\$10,297,925 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of North Dakota.....	\$10,000 00	\$10,686 00	\$10,000 00
State of New Mexico.....	168,000 00	173,873 38	184,800 00
State of Louisiana.....	250,000 00	244,649 80	271,440 00
State of Oklahoma.....	250,000 00	253,773 55	257,500 00
State of California.....	300,000 00	287,095 64	306,000 00
Cities in other States.....	1,414,000 00	1,476,801 53	1,515,940 00
Cities in this State.....	208,500 00	214,712 84	215,370 00
Counties in this State.....	59,500 00	60,466 82	59,665 00
Towns in this State.....	178,500 00	200,308 85	192,790 00
Villages in this State.....	318,769 20	338,168 17	330,166 50
School districts in this State	311,000 00	320,213 15	328,830 00
Railroad mortgage bonds....	3,029,624 00	3,003,515 10	2,817,363 68
	<u>\$6,497,893 20</u>	<u>\$6,584,264 83</u>	<u>\$6,489,865 18</u>
			6,489,865 18
Other real estate, book value, \$296,141.60; cost, \$295,420.88; actual cash value.....			295,420 88
Cash on deposit in banks or trust companies.....			758,413 60
Cash on hand.....			64,586 41
Total of collectible interest.....			257,868 71
Amount of all other assets, viz.: Insurance premiums ad- vanced .....			135 86
			<u><u>\$18,164,215 64</u></u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$16,800,934 84
Dividends credited or to be credited for the six months ending with December 31, 1916.....	311,819 59
	<u>\$17,112,754 43</u>
Surplus on market value.....	1,051,461 21
	<u><u>\$18,164,215 64</u></u>

Surplus on par value, \$1,059,489.23.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$979,959 76
From depositors, not including dividends credited.....	5,449,732 85
From interest on loans, deposits and investments.....	768,385 29
From rents from other real estate.....	30,517 15
From mortgages.....	519,300 00
From redemption of stocks and bonds.....	218,338 46
From stocks and bonds sold (total par value, \$215,000).....	228,158 03
From real estate sold.....	19,000 00

From all other sources, viz.:

Fire loss paid.....	\$1,669 30	
From receiver and agent.....	1,828 83	
Profit and loss.....	436 54	
Tax rebate .....	95	
Brass sold .....	16 20	
Appraisal paid .....	30 00	
		\$3,991 84
		<u>\$8,217,383 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,238,283 83
For loans on bonds and mortgages.....	1,707,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,363,624).....	1,239,002 23
For interest (other than dividend payments to depositors)...	8,160 73
For current expenses of the bank, viz.:	
For salaries .....	\$41,419 43
For taxes: Surplus .....	7,752 78
For expenses, except taxes, of banking house:	
Repairs .....	383 16
For rent of banking rooms.....	10,000 00
For expenses of other real estate, viz.:	
Repairs .....	4,851 95
Insurance .....	1,377 94
Taxes .....	6,562 83
Other .....	11,432 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	8,805 47
	92,585 62
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	105,780 18
Other payments, viz.	
Insurance and interest.....	\$723 52
Expense of foreclosures — not distributed.....	204 12
Real estate .....	1,818 14
Registering bonds .....	125 00
	3,570 78
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	823,000 01
	<u>\$8,217,383 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	29,756
Number of accounts opened or reopened during the year....	5,793
Number of accounts closed during the year.....	4,233
Amount deposited during the year, not including dividends credited for that period.....	\$5,449,732 85
Amount withdrawn during the year.....	4,238,283 83
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$297,233 45
January 1, 1917.....	311,819 59
	609,053 04
Average amount of each account January 1, 1917.....	575 10
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$821,290 17
Total expenses of the bank for the year 1916.....	92,585 62
Dividends paid to depositors for the year 1916.....	609,053 04
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	119,651 51

74. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue ; incorporated 1860]

WILLIAM G. CONKLIN, President. ERNEST K. SATTERLEE, Treasurer.  
JOHN I. DOWNEY, Vice-President. H. W. NORDELL, Secretary.  
WILLIAM H. VAN KLEECK, Vice-President. WALTER F. DEXTER, Comptroller.

TRUSTEES

WM. H. VAN KLEECK, WILLIAM H. PORTER, SIMEON FORD,  
BERNARD KARSCH, STUART DUNCAN, WALLACE REID.  
WILLIAM G. CONKLIN, WM. C. MUSCHENHEIM, THEODORE HETZLER,  
WILSON M. POWELL, JR., T. FRANK MANVILLE, WM. L. DeBOST,  
HOWARD C. SMITH, JOHN I. DOWNEY, J. HARPER POOR.  
CHARLES A. WALKER, ERNEST K. SATTERLEE.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$14,140,125 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$625,000 00	\$648,005 00	\$661,250 00
State of California.....	150,000 00	142,605 00	152,500 00
State of Delaware.....	78,000 00	80,340 00	79,560 00
State of Idaho.....	130,000 00	123,477 50	132,000 00
State of Massachusetts.....	550,000 00	596,145 35	529,000 00
State of Oklahoma.....	60,000 00	61,178 06	61,800 00
State of Washington.....	25,000 00	24,562 50	25,000 00
Cities in other States.....	3,427,300 00	3,588,185 29	3,576,969 50
Cities in this State.....	3,654,084 81	3,792,027 01	3,777,050 56
Counties in this State.....	1,088,000 00	1,114,431 50	1,104,055 00
Railroad mortgage bonds....	2,056,000 00	2,156,241 45	1,966,960 00
	<u>\$11,843,384 81</u>	<u>\$12,337,198 66</u>	<u>\$12,066,145 06</u>
			12,066,145 06
Banking house and lot, book value, \$200,000; cost, \$441,692.- 66; actual cash value.....			200,000 00
Other real estate, book value, \$84,000; cost, \$112,799.07; actual cash value.....			84,000 00
Cash on deposit in banks or trust companies.....			1,593,671 45
Cash on hand.....			41,518 18
Total of collectible interest.....			429,997 27
			<u>\$28,555,456 96</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....\$25,649,367 22  
Dividends credited or to be credited for the six  
months ending with December 31, 1916.....410,429 95  
\$26,059,797 17

Other liabilities, viz.:

Expenses incurred, but unpaid :  
Income tax withheld.....\$101 00  
Holmes Electric Protective Co. and teller's cages1,750 00  
1,851 00

Surplus on market value.....2,493,808 79  
\$28,555,456 96

Surplus on par value, \$2,271,048.54.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day.....\$1,807,562 16  
From depositors, not including dividends credited.....7,839,972 42  
From interest on loans, deposits and investments.....1,169,510 80  
From rents from other real estate.....5,503 50

From mortgages.....	\$394,875 00
From redemption of stocks and bonds.....	159,833 61
From stocks and bonds sold (total par value, \$717,000).....	717,404 77
From all other sources, viz.:	
Income tax withheld.....	\$101 00
Sundries . . . . .	72 37
Refund of commissions.....	1,000 00
Payments to undivided profits account.....	6,771 07
	<u>7,944 44</u>
	<u>\$12,102,606 70</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$6,479,146 89
For loans on bonds and mortgages.....	1,294,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,465,500).....	2,560,360 80
For interest (other than dividend payments to depositors)...	22,239 07
For current expenses of the bank, viz.:	
For salaries .....	\$54,693 99
For taxes: Banking house, \$8,104.52; surplus, \$15,318.22; on mortgages, \$33.....	23,455 74
For expenses, except taxes, of banking house:	
Repairs .....	947 57
For expenses of other real estate, viz.:	
Repairs .....	5,326 73
Insurance .....	167 00
Taxes .....	1,876 80
Other .....	375 83
For other expenses, not including expenses of other real estate nor other expenses of banking house...	12,397 56
	<u>99,241 22</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,429 09
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,635,189 63
	<u>\$12,102,606 70</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	57,796
Number of accounts closed during the year.....	8,271
Number of accounts opened or reopened during the year.....	11,566
Amount deposited during the year, not including dividends credited for that period.....	\$7,839,972 42
Amount withdrawn during the year.....	6,479,146 89
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$396,543 32
January 1, 1917.....	410,429 95
	<u>806,973 27</u>
Paid but not credited.....	65 03
	<u>806,908 24</u>
Average amount of each account January 1, 1917.....	450 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,183,364 47
Total expenses of the bank for the year 1916.....	100,991 22
Dividends paid to depositors for the year 1916.....	806,973 27
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>275,399 98</u>

**75 GERMAN SAVINGS BANK IN THE CITY OF NEW YORK**

[157 Fourth avenue; incorporated 1859]

HUBERT CILLIS, President.

ADOLF KOPPEL, Treasurer.

CARL GOEPEL, Vice-Pres.

CHAS. W. MUHLHAUSEN, Comptroller.

EDW. C. SCHAEFER, Vice-President.

ADOLPH REPPERT, Cashier.

THEO. SCHORSKE, Secretary.

**TRUSTEES**

GUSTAV SCHWAB,  
DALLAS B. PRATT,  
JAMES SPEYER,  
EDW. C. SCHAEFER,  
R. SIEDENBURG,  
FRITZ ACHELIS,  
D. SCHNAKENBERG,  
ALBERT TAG.

LOUIS WATJEN,  
THOMAS F. VIETOR,  
GEORGE LEASK,  
CARL GOEPEL,  
O. F. ZOLLIKOFFER,  
ADOLF KUTTROFF,  
HUBERT CILLIS,  
AUGUST ZINSSER, Jr.,

A. PAGENSTECHER,  
WILLIAM SCHALL, Jr.,  
F. T. FLEITMANN,  
JOSEPH F. STILLMAN,  
ERNST PFARRIUS,  
RUDOLF ERBSLOH,  
AUGUST ZINSSER, Jr.,  
CARL L. SCHURZ.

**FINANCIAL****RESOURCES**

Bonds and mortgages.....\$53,016,689 30  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$1,722,000 00	\$1,823,034 38	\$1,852,820 00
State of Alabama.....	500,000 00	546,200 00	515,000 00
State of California.....	1,000,000 00	935,000 00	1,020,000 00
State of Maryland.....	500,000 00	487,680 00	495,000 00
State of Massachusetts.....	2,150,000 00	2,320,409 50	2,046,000 00
State of Oklahoma.....	300,000 00	305,174 90	309,000 00
State of South Carolina.....	100,000 00	100,250 00	102,000 00
State of Tennessee.....	682,000 00	719,142 19	745,980 00
State of Utah.....	275,000 00	278,141 88	275,000 00
Cities in other States.....	8,830,750 00	9,252,702 04	9,107,160 00
Cities in this State.....	6,494,000 00	6,599,195 85	6,559,470 00
Railroad mortgage bonds....	24,928,848 00	25,647,108 42	23,139,084 08
	<u>\$47,482,598 00</u>	<u>\$49,004,069 16</u>	<u>\$46,166,514 08</u>
Promissory notes payable on demand.....			100,000 00
Banking house and lot, book value, \$850,000; cost, \$1,408,331. 08; actual cash value.....			850,000 00
Other real estate, book value, \$373,360.40; cost, \$375,010.40; actual cash value.....			373,360 40
Cash on deposit in banks or trust companies.....			7,294,730 87
Cash on hand.....			951,710 82
Total of collectible interest.....			1,245,695 64
			<u><u>\$109,998,611 11</u></u>

**LIABILITIES**

Amount due depositors, viz.:

Principal.....	\$98,623,678 50
Dividends credited or to be credited for the six months ending with December 31, 1916.....	1,854,963 28
	<u>\$100,478,641 88</u>
Surplus on market value.....	9,519,969 23
	<u><u>\$109,998,611 11</u></u>
Surplus on par value, \$10,836,053.15.	

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$8,432,318 86
From depositors, not including dividends credited.....	23,829,819 31
From interest on loans, deposits and investments.....	4,451,214 68
From rents from banking house.....	35,702 90
From rents from other real estate.....	43,012 90

From mortgages.....	\$1,331,842 60
From redemption of stocks and bonds.....	500,000 00
From stocks and bonds sold (total par value, \$850,000).....	853,532 50
From loans paid.....	500,000 00
From real estate sold.....	31,750 00
From all other sources, viz.:	
Redemption judgments against State of New York..	\$45,497 79
Refund on bonds purchased.....	625 00
	<u>46,122 79</u>
	<u>\$40,055,316 54</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$20,444,175 61
For loans on bonds and mortgages.....	2,821,263 90
For loans on stocks and bonds and other securities.....	600,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$7,474,848).....	7,481,818 87
For interest (other than dividend payments to depositors)...	59,612 52
For current expenses of the bank, viz.:	
For salaries .....	\$123,777 00
For taxes: Banking house, \$16,059.35; surplus, \$79,021.58 .....	95,080 93
For expenses, except taxes, of banking house:	
Repairs .....	1,328 34
Insurance .....	575 16
Other .....	11,494 05
For expenses of other real estate, viz.:	
Repairs .....	11,718 63
Insurance .....	1,115 19
Taxes .....	11,835 93
Other .....	13,628 13
For other expenses, not including expenses of other real estate nor other expenses of banking house...	30,700 89
	<u>306,253 95</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	95,750 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	8,246,441 69
	<u>\$40,055,316 54</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	155,763
Number of accounts opened or reopened during the year.....	22,344
Number of accounts closed during the year.....	19,591
Amount deposited during the year, not including dividends credited for that period.....	\$23,829,819 31
Amount withdrawn during the year.....	20,444,175 61
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,780,899 61
January 1, 1917.....	1,854,963 38
	<u>3,635,862 99</u>
Average amount of each account January 1, 1917.....	645 06
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$4,521,741 37
Total expenses of the bank for the year 1916.....	306,253 95
Dividends paid to depositors for the year 1916.....	3,635,362 99
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>580,124 43</u>



**70. THE GREENWICH SAVINGS BANK, NEW YORK CITY**

[346-348 Sixth avenue; incorporated 1883]

**JAMES QUINLAN**, President. **F. EUGENE COBB**, Assistant Treasurer.  
**DAVID M. MORRISON**, Vice-President. **HUBERT E. BROWER**, Asst. Treasurer.  
**FRANCIS M. BACON, Jr.**, Vice-President. **L. D. QUACKENBUSH**, Comptroller.  
**CHARLES M. DUTCHER**, Treasurer. **WALTER H. LYMAN**, Asst. Comptroller.  
**CHARLES L. SEIBERT**, Asst. Treas.

**TRUSTEES**

**THEO. F. WHITMARSH**, **ALLEN WARDWELL**,  
**BRADISH JOHNSON**, **EDWIN S. MARSTON**,  
**CHAS. F. HOFFMAN**, **EDWIN G. MERRILL**,  
**ARTHUR ISELIN**, **W. DE L. KOUNTZE**,  
**FRANCIS M. BACON, Jr.**, **ALBERT H. WIGGIN**,  
**WM. WOODWARD**, **GATES W. MCGARRAH**,  
**GEORGE BLAGDEN**, **B. OGDEN CHISOLM**,  
**HENRY C. SWORDS**, **THOMAS W. SLOCUM**.

**FINANCIAL**

Bonds and mortgages.....\$35,238,150 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$650,000 00	\$708,697 23	\$743,500 00
State of Massachusetts.....	2,249,000 00	2,420,040 89	2,146,540 00
State of Rhode Island.....	295,000 00	326,286 16	286,150 00
State of Maryland.....	400,000 00	402,175 91	404,000 00
State of Missouri.....	50,000 00	48,274 89	49,500 00
State of Tennessee.....	500,000 00	515,021 70	542,500 00
State of California.....	300,000 00	392,019 13	303,220 00
Cities in other States.....	7,185,000 00	7,672,414 27	7,250,965 00
Cities in this State.....	7,729,263 60	8,038,932 31	7,377,321 12
Railroad mortgage bonds....	18,990,500 00	20,971,696 83	18,898,730 00
	<u>\$38,329,762 60</u>	<u>\$41,333,553 23</u>	<u>\$38,452,926 12</u>

Banking house and lot, book value, \$250,000; cost, \$611,686.52;  
 actual cash value..... 300,000 00  
 Other real estate, book value, \$715,000; cost, \$925,587.46;  
 actual cash value..... 707,000 00  
 Cash on deposit in banks or trust companies..... 4,638,657 19  
 Cash on hand..... 748,720 51  
 Total of collectible interest..... 1,118,887 11  
 Amount of all other assets, viz.:

Rents accrued.....\$312 63  
 Advances for insurance, etc., to mortgagors..... 3,763 94  
 4,076 62  
\$81,208,417 55

**LIABILITIES**

Amount due depositors, viz.:

Principal.....\$72,466,690 72  
 Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 1,325,530 86  
\$73,793,221 58

Other liabilities, viz.:

Mortgagors' account.....\$7,102 29  
 Expenses incurred, but unpaid:  
 Stationery, sundries, ashes, ice, maps, cab hire . 922 08  
 Burglar alarm..... 47 50  
 Supplies . . . . . 469 66  
 Expenses, other real estate..... 193 08  
 8,734 63

Surplus on market value..... 7,406,461 34  
\$81,208,417 55  
 Surplus on par value, \$7,283,297.82.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1,  
 1916, before transactions of the day.....\$5,269,123 09  
 From depositors, not including dividends credited..... 12,088,965 81

From interest on loans, deposits and investments.....	\$3,388,758 31
From rents from other real estate.....	74,278 32
From mortgages.....	2,849,000 00
From redemption of stocks and bonds.....	1,606,350 00
From all other sources, viz.:	

For account second mortgagee.....	\$962 50
Rentals for mortgagors' account.....	22,104 96
Refund expenses on real estate.....	154 20
Account of fire loss.....	600 00
	<u>23,821 66</u>
	<u>\$25,300,297 19</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$12,165,152 04
For loans on bonds and mortgages.....	2,197,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$5,042,358.33).....	5,201,900 16
For interest (other than dividend payments to depositors)....	49,168 52
For current expenses of the bank, viz.:	

For salaries .....	\$115,671 51
For taxes: Banking house, \$8,088.48; surplus, \$56,841.67 .....	64,930 15
For expenses, except taxes, of banking house:	
Repairs .....	1,752 95
Other .....	3,236 03
For expenses of other real estate, viz.:	
Repairs .....	5,294 06
Insurance .....	2,057 22
Taxes .....	17,462 40
Other .....	23,754 40
For other expenses, not including expenses of other real estate nor other expenses of banking house...	32,122 43
	<u>266,281 15</u>

For real estate acquired by foreclosure or in settlement of debts due the bank.....	1,401 23
--	----------

## Other payments, viz.:

To second mortgagee.....	\$962 50
For interest, taxes, etc.—mortgaged property.....	15,954 25
Alterations, other real estate.....	10,381 70
Payments for mortgagors' account.....	4,363 94
Teller's adjustments of cash shorts.....	354 00
	<u>32,016 39</u>

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	5,387,377 70
	<u>\$25,300,297 19</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	104 004
Number of accounts opened or reopened during the year.....	13,540
Number of accounts closed during the year.....	11,880
Amount deposited during the year, not including dividends credited for that period.....	\$12,088,965 81
Amount withdrawn during the year.....	12,165,152 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,305,612 88
January 1, 1917.....	1,326,530 86
	<u>2,632,143 74</u>
Average amount of each account January 1, 1917.....	709 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½ and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$3,283,774 81
Total expenses of the bank for the year 1916.....	266,787 17
Dividends paid to depositors for the year 1916.....	2,632,143 74
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>384,843 90</u>

77. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President.  
GRANVILLE F. DAILEY, Vice-Pres.  
JOHN J. BELL, Vice-President.

THOMAS R. EBERT, Secretary.  
FRED'K M. GALLAGHER, Asst. Secy.

TRUSTEES

WILLIAM E. TROTTER,  
GRANVILLE F. DAILEY,  
WILLIAM SOMERVILLE,  
JOHN J. BELL,  
FRANK E. WISE,

HENRY B. PYE,  
M. J. ENNIS,  
JOHN F. STEEVES,  
WALTER P. SILLECK,

OLIN J. STEPHENS,  
WARREN A. LEONARD,  
ALEXANDER WALKER,  
THOMAS R. EBERT,  
RANSOM E. WILCOX.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$15,804,400 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$700,000 00	\$713,062 50	\$746,000 00
State of Massachusetts.....	220,000 00	242,002 00	211,200 00
State of California.....	100,000 00	95,250 00	102,000 00
State of Tennessee.....	200,000 00	209,829 89	224,000 00
Cities in other States.....	650,000 00	681,432 66	663,000 00
Cities in this State.....	4,364,310 00	4,457,148 69	4,449,875 60
Counties in this State.....	12,000 00	12,081 60	12,000 00
Villages in this State.....	226,000 00	244,117 60	226,000 00
Railroad mortgage bonds....	5,145,000 00	5,305,121 90	4,818,500 00
	<u>\$11,617,310 00</u>	<u>\$11,960,131 84</u>	<u>\$11,452,575 60</u>
			11,452,575 60
Banking house and lot, book value, \$225,000; cost, \$354,- 253.91; actual cash value .....			225,000 00
Other real estate, book value, \$285,114.83; cost, \$285,114.83; actual cash value .....			285,114 83
Cash on deposit in banks or trust companies.....			1,957,899 24
Cash on hand .....			266,106 50
Total of collectible interest.....			271,851 78
			<u>\$30,262,947 95</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$27,204,285 00
Dividends credited or to be credited for the six months ending with December 31, 1916.....	440,888 96
	<u>\$27,645,174 05</u>
Surplus on market value.....	2,617,773 90
	<u>\$30,262,947 95</u>

Surplus on par value, \$2,782,508.30.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$2,160,874 02
From depositors, not including dividends credited.....	7,260,681 39
From interest on loans, deposits and investments.....	1,223,184 10
From rents from other real estate.....	22,711 71
From mortgages .....	282,475 00
From redemption of stocks and bonds.....	434,090 00
From real estate sold.....	20,054 25
From all other sources, viz.:	
Receiver .....	\$79 00
Awards .....	1,803 32
	<u>1,882 32</u>
	<u>\$11,405,952 79</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$6,420,005 77	
For loans on bonds and mortgages.....	1,479,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,115,000).....	1,124,955 70	
For current expenses of the bank, viz.:		
For salaries .....	\$53,680 00	
For taxes:   Banking house, \$5,553.90; surplus, \$21,124.08 .....	26,677 98	
For expenses, except taxes, of banking house:		
Repairs .....	701 16	
Insurance .....	108 97	
For expenses of other real estate, viz.:		
Repairs .....	11,694 48	
Insurance .....	381 46	
Taxes .....	6,404 69	
Other .....	3,285 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	9,828 84	
		112,742 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		45,242 87
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		2,224,005 74
		<u>\$11,405,952 79</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	59,628
Number of accounts opened or reopened during the year....	10,538
Number of accounts closed during the year.....	8,728
Amount deposited during the year, not including dividends credited for that period.....	\$7,260,681 39
Amount withdrawn during the year.....	6,420,005 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$426,591 30
January 1, 1917.....	440,888 96
	<u>867,480 26</u>
Average amount of each account January 1, 1917.....	463 60
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,258,298 80
Total expenses of the bank for the year 1916.....	112,742 71
Dividends paid to depositors for the year 1916.....	867,480 26
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>277,985 83</u>

**78. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY**

[115 Chambers street; incorporated 1851]

**HAMPDEN E. TENER, President.****GEORGE B. DUNNING, Secretary.****HENRY KROGER, Vice-President.****J. B. ANDERSON, Assistant Secretary.****JOHN O. WILLIAMS, Vice-President.****TRUSTEES****JOHN W. NIX,  
HENRY KROGER,  
JOHN O. WILLIAMS,  
WM. C. DEMOREST,  
JAMES H. KILLOUGH,  
D. BECKERMANN,****SAMUEL S. CONOVER,  
GEORGE B. DUNNING,  
HAMPDEN E. TENER,  
SAMUEL B. DOWNES,  
JOHN TIEBOUT,  
EUGENE M. TRAVIS,  
NATHAN F. VOUGHT,****WILLIAM H. FRAME,  
JOHN J. WALTON,  
WILLARD S. BROWN,  
GEORGE N. ROBINSON,  
WM. F. MORGAN,  
WM. P. MASON.****FINANCIAL****RESOURCES****Bonds and mortgages..... \$11,665,350 00****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$50,000 00	\$48,246 45	\$50,500 00	
State of Maryland.....	100,000 00	98,340 00	101,000 00	
State of Oklahoma.....	50,000 00	50,772 30	51,500 00	
State of Tennessee.....	100,000 00	108,491 40	111,000 00	
State of Utah.....	50,000 00	49,221 85	50,000 00	
Cities in other States.....	1,598,500 00	1,699,218 84	1,649,930 00	
Cities in this State.....	1,900,650 00	1,868,358 84	1,846,521 50	
Counties in this State.....	406,000 00	411,744 50	401,980 00	
Towns in this State.....	32,000 00	33,009 00	31,520 00	
Villages in this State.....	105,500 00	111,027 10	103,470 00	
Railroad mortgage bonds....	4,704,000 00	4,918,466 18	4,569,260 00	
	<u>\$8,996,650 00</u>	<u>\$9,391,896 46</u>	<u>\$8,966,681 50</u>	8,966,681 50
Promissory notes payable on demand.....				100,000 00
Banking house and lot, book value, \$90,000; cost, \$ 115,000; actual cash value.....				90,000 00
Other real estate, book value, \$104,282.03; cost, \$104,634.52; actual cash value .....				104,634 52
Cash on deposit in banks or trust companies.....				1,247,845 21
Cash on hand .....				78,738 82
Total of collectible interest.....				203,812 05
				<u>\$22,457,062 10</u>

**LIABILITIES****Amount due depositors, viz.:**

Principal. ....	\$20,614,000 87	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	394,617 41	
		\$21,008,618 28
Surplus on market value.....		1,448,443 82
		<u>\$22,457,062 10</u>

**Surplus on par value, \$1,478,412.32.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,125,141 50
From depositors, not including dividends credited.....	4,333,531 64
From interest on loans, deposits and investments.....	981,001 80
From rents from other real estate.....	4,541 42
From mortgages .....	284,450 00
From redemption of stocks and bonds.....	160,000 00
From stocks and bonds sold (total par value, \$940,000) .....	854,685 38
	<u>\$7,743,351 74</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,740,922 86	
For loans on bonds and mortgages.....	755,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,705,000).....	1,744,730 82	
For interest (other than dividend payments to depositors)...	14,280 98	
For current expenses of the bank, viz.:		
For salaries .....	\$33,955 87	
For taxes:   Banking house, \$1,716.65; surplus, \$10,806.10 . . .	12,522 75	
For expenses, except taxes, of banking house:		
Repairs . . .	540 74	
Insurance . . .	104 12	
Other . . .	439 98	
For expenses of other real estate, viz.:		
Repairs . . .	2,392 96	
Insurance . . .	400 60	
Other . . .	1,395 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,446 14	
		57,198 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		104,634 52
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		1,326,584 03
		<u>\$7,743,351 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	23,774
Number of accounts opened or reopened during the year....	2,853
Number of accounts closed during the year.....	2,582
Amount deposited during the year, not including dividends credited for that period.....	\$4,333,531 64
Amount withdrawn during the year.....	3,740,922 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$382,760 87
January 1, 1917.....	394,617 41
	<u>777,378 28</u>
Average amount of each account January 1, 1917.....	883 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$964,608 95
Total expenses of the bank for the year 1916.....	57,198 53
Dividends paid to depositors for the year 1916.....	777,378 28
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>130,032 14</u>

79. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64-66 Spring street; incorporated 1906]

JOSEPH M. FRANCOLINI, President. JAMES J. SLEVIN, Treasurer.  
DOMENICO SALADINO, Vice-President. PASQUALE L. SIMONELLI, Secretary.  
JOHN ELTON WAYLAND, Vice-President.

TRUSTEES

DOMENICO ABBATE,	CELESTINO PIVA,	ANTONIO STELLA,
ANTONIO C. ASTARITA,	DOMENICO SALADINO,	JOHN ELTON WAYLAND,
NICHOLAS J. BARRETT,	P. L. SIMONELLI,	ALEXANDER S. WEBB,
VITO CONTESSA,	BERNARD J. MCCANN,	ANTONIO ZUCCA,
JOS. N. FRANCOLINI,	GEORGE W. LOFT,	ROBERT W. BERNARD,
ANTONIO PISANI,		GIAMBATISTA VITELLI,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3, 873, 920 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$24,000 00	\$24,596 00	\$24,240 00
Cities in other States.....	141,000 00	147,311 98	151,050 00
Cities in this State.....	195,000 00	200,254 70	199,890 00
Counties in this State.....	10,000 00	11,062 00	10,000 00
Villages in this State.....	25,000 00	25,033 75	25,500 00
Railroad mortgage bonds....	1,137,000 00	1,154,784 94	1,120,520 00
	<u>\$1,532,000 00</u>	<u>\$1,563,103 37</u>	<u>\$1,531,200 00</u>
			1,531,200 00

Other real estate, book value, \$32,211.91; cost, \$32,211.91;  
actual cash value ..... 32,211 91  
Cash on deposit in banks or trust companies..... 830,150 77  
Cash on hand ..... 49,764 78  
Total of collectible interest..... 40,190 15

\$6,357,437 61

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$5,983,969 36
Dividends credited or to be credited for the six months ending with December 31, 1916.....	87,548 91
	<u>\$6,071,518 27</u>
Surplus on market value.....	285,919 34
	<u>\$6,357,437 61</u>

Surplus on par value, \$286,719.34.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$397,900 46
From depositors, not including dividends credited.....	3,281,664 00
From interest on loans, deposits and investments.....	246,307 95
From rents from other real estate.....	4 81
From mortgages.....	54,230 00
From redemption of stocks and bonds.....	95,500 00
From real estate sold.....	25,825 25
	<u>\$4,101,441 47</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,005,276 16
For loans on bonds and mortgages.....	998,295 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$191,000).....	180,588 54
For interest (other than dividend payments to depositors)...	1,830 26

## For current expenses of the bank, viz.:

For salaries .....	\$18,578 20	
For Taxes: Surplus.....	1,716 65	
For rent of banking rooms.....	4,500 00	
For expenses of other real estate, viz.:		
Repairs .....	200 00	
Taxes .....	34 00	
Other .....	161 62	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	8,152 11	
		<u>33,342 58</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		2,193 38
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		879,915 55
		<u>\$4,101,441 47</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	19,989
Number of accounts opened or reopened during the year....	5,931
Number of accounts closed during the year.....	2,842
Amount deposited during the year, not including dividends credited for that period .....	\$3,281,664 00
Amount withdrawn during the year.....	2,005,276 16
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$75,852 07
January 1, 1917.....	87,548 91
	<u>163,400 98</u>
Average amount of each account January 1, 1917.....	302 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortisation of premiums and discounts.....	\$249,129 37
Total expenses of the bank for the year 1916.....	33,342 58
Dividends paid to depositors for the year 1916.....	163,400 98
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>52,385 81</u>



80. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway ; incorporated 1903]

F. A. RINGLER, President. JOEL S. DmSELDING, Vice-President.  
WALTER G. KING, Vice-President. J. HEYNEN, Secretary.

TRUSTEES

ISAAC W. COKEFAIR, ANDREW PATTERSON, LEOPOLD STERN,  
JOHN Q. ADAMS, F. A. RINGLER, C. EDWARD BILLQUIST,  
CHARLES R. JUNG, HUGO B. ROELKER, CHAS. W. LUCAS,  
L. BURTON HALL, JOEL S. DmSELDING, JOHN P. WINDOLPH,  
WALTER G. KING, ROBT. SCHALKENBACH, JACOB WERNER,  
AUG. OPPENHEIMER, M. M. SCHWARZSCHILD, HUGO H. RITTERBUSCH.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$1,150,970 72  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$42,500 00	\$43,012 08	\$44,253 12	
State of New Mexico.....	14,500 00	14,526 25	15,321 25	
Cities in other States.....	152,531 00	155,830 71	159,870 00	
Cities in this State.....	148,590 00	148,991 11	150,362 15	
Counties in this State.....	13,000 00	13,192 97	13,544 17	
Villages in this State.....	27,500 00	27,579 60	28,401 75	
School districts in this State .....	1,000 00	1,008 20	1,025 00	
Railroad mortgage bonds....	179,000 00	170,377 07	164,326 33	
	<u>\$578,621 00</u>	<u>\$574,517 99</u>	<u>\$576,603 77</u>	576,603 77
Other real estate, book value, \$45,895.92; cost, \$45,895.92; actual cash value .....				45,895 92
Cash on deposit in banks or trust companies.....				153,225 29
Cash on hand .....				15,136 87
Total of collectible interest.....				28,640 36
				<u>\$1,970,472 93</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$1,889,909 28
Dividends credited or to be credited for the six months ending with December 31, 1916.....	33,463 23
	<u>\$1,923,372 51</u>
Surplus on market value.....	47,100 42
	<u>\$1,970,472 93</u>

Surplus on par value, \$49,117.65.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$95,453 93
From depositors, not including dividends credited.....	1,111,925 64
From interest on loans, deposits and investments.....	73,652 07
From rents from other real estate.....	588 25
From mortgages .....	116,907 84
From redemption of stocks and bonds.....	25,577 00
From stocks and bonds sold (total par value, \$36,500).....	36,930 00
From loans paid.....	25,000 00
From real estate sold.....	12,000 00
From all other sources, viz.: From redemption of judgments against the State of New York.....	5,430 12
	<u>\$1,503,464 85</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$740,428 44	
For loans on bonds and mortgages.....	368,845 72	
For loans on stocks and bonds and other securities.....	25,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$134,000) .....	131,116 80	
For interest (other than dividend payments to depositors) .	1,198 24	
For current expenses of the bank, viz.:		
For salaries .....	\$5,314 50	
For taxes: Surplus.....	207 30	
For rent of banking rooms.....	2,000 00	
For expenses of other real estate, viz.:		
Taxes .....	193 80	
Other .....	11 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,044 21	
		9,771 25
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		55,382 84
Other payments, viz.:		
To trustees for monies advanced.....	\$2,218 75	
Cost of foreclosures.....	1,140 65	
		3,359 40
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		168,362 16
		<u>\$1,503,464 85</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,590	
Number of accounts opened or reopened during the year....	2,701	
Number of accounts closed during the year.....	1,384	
Amount deposited during the year, not including dividends credited for that period.....	\$1,111,925 64	
Amount withdrawn during the year.....	740,428 44	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$29,945 35	
January 1, 1917.....	33,463 23	
		63,408 58
Average amount of each account January 1, 1917.....	291 86	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$82,096 19	
Total expenses of the bank for the year 1916.....	11,990 00	
Dividends paid to depositors for the year 1916.....	63,408 58	
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	6,697 61	

**81. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY**

[644-646 Broadway; incorporated 1850]

**JOSEPH BIRD**, President.**BENJAMIN GRIFFEN**, Vice-President.**CONSTANT M. BIRD**, Secretary.**ARTHUR STILES**, Assistant Secretary.**DAVID SANDS**, Assistant Secretary.**TRUSTEES****BENJAMIN GRIFFEN**,  
**EDWARD V. Z. LANE**,  
**RICHARD LATHERS, JR.**,  
**ROBERT A. MCKIM**,  
**JOSEPH BIRD**,  
**EDWIN S. SCHENCK**,**JOSEPH T. BROWN**,  
**J. MCLEAN WALTON**,  
**WALTER C. STOKES**,  
**JAMES E. WARE**,  
**CONSTANT M. BIRD**,  
**PHILIP J. ROSS**,**FRANCIS B. GRIFFIN**,  
**HERBERT W. MORSE**,  
**Z. TAYLOR EMERY**,  
**FREDERIC W. FROST**,  
**THOMAS E. LOVEJOY**,  
**EDMOND L. KNOEDLER**,  
**WALTER W. STOKES**.**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$6,887,600 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States .....	\$75,000 00	\$95,625 00	\$83,250 00
Cities in other States.....	590,000 00	506,182 65	516,700 00
Cities in this State.....	1,983,000 00	2,091,992 30	1,838,100 00
Counties in this State.....	73,000 00	73,992 80	72,270 00
Towns in this State.....	125,000 00	125,000 00	120,400 00
Villages in this State.....	12,500 00	12,500 00	12,525 00
Railroad mortgage bonds....	1,556,000 00	1,768,550 00	1,482,540 00
	<u>\$4,304,500 00</u>	<u>\$4,723,792 75</u>	<u>\$4,125,785 00</u>
			4,125,785 00
Banking house and lot, book value, \$600,000; cost, \$810,- 169.09; actual cash value.....			600,000 00
Other real estate, book value, \$337,695.03; cost, \$337,695.03; actual cash value .....			337,695 03
Cash on deposit in banks or trust companies.....			775,060 76
Cash on hand .....			57,912 98
Total of collectible interest.....			90,571 05
Amount of all other assets, viz.: accrued rents.....			555 00
			<u>\$12,875,179 82</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$11,572,292 54
Dividends credited or to be credited for the six months ending with December 31, 1916.....	190,390 53
	<u>\$11,764,384 07</u>
Surplus on market value.....	1,110,795 75
	<u>\$12,875,179 82</u>
Surplus on par value, \$1,289,510.75.	

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$828,748 81
From depositors, not including dividends credited.....	3,080,508 30
From interest on loans, deposits and investments.....	520,192 05
From rents from banking house.....	20,000 00
From rents from other real estate.....	42,525 88
From mortgages .....	249,300 00
From redemption of stocks and bonds.....	22,500 00
From real estate sold.....	215,000 00
From all other sources, viz.: From bond previously charged off .....	150 00
	<u>\$4,978,925 04</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$3,320,626 35	
For loans on bonds and mortgages.....	618,800 00	
For current expenses of the bank, viz.:		
For salaries .....	\$41,083 25	
For taxes: Banking house, \$7,241; surplus, \$9,257.88..	16,498 88	
For expenses, except taxes, of banking house:		
Repairs .....	1,758 08	
Insurance .....	619 97	
Other .....	10,397 01	
For expenses of other real estate, viz.:		
Repairs .....	7,778 92	
Insurance .....	1,428 97	
Taxes .....	8,579 18	
Other .....	17,560 12	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	18,882 92	
		119,587 25
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		86,937 70
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		832,973 74
		<u>\$4,978,925 04</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	21,769
Number of accounts opened or reopened during the year.....	3,544
Number of accounts closed during the year.....	3,108
Amount deposited during the year, not including dividends credited for that period.....	\$3,080,508 30
Amount withdrawn during the year.....	3,320,626 35
Amount of dividends credited and paid for the year viz.:	
July 1, 1916.....	\$189,494 69
January 1, 1917.....	190,390 53
	<u>379,885 22</u>
Average amount of each account January 1, 1917.....	540 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$578,564 09
Total expenses of the bank for the year 1916.....	118,087 25
Dividends paid to depositors for the year 1916.....	379,885 22
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>80,591 62</u>

**82. METROPOLITAN SAVINGS BANK, NEW YORK CITY**

[1-3 Third avenue; incorporated 1852]

AUGUSTUS S. HUTCHINS, President.  
WILLIAM SHERER, Vice-President.ROBERT D. ANDREWS, Vice-Pres.  
EDWARD SHERER, Secretary.**TRUSTEES**AUG. S. HUTCHINS,  
WILLIAM SHERER,  
JONATHAN B. CURREY,  
WALDO HUTCHINS,  
LEE W. GROVES,WILLIS S. PAINE,  
AUGUSTUS K. SLOAN,  
ROBERT D. ANDREWS,  
AUGUSTUS H. SANDS,  
EDWARD H. SWAN,WILLIAM C. EDWARDS,  
THOMAS DARLINGTON,  
EDWARD SHERER,  
JOHN S. SPENCER,  
EDWARD S. PEGRAM**FINANCIAL  
RESOURCES**Bonds and mortgages..... \$7,967,606 07  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$200,000 00	\$213,250 00	\$186,000 00	
Cities in other States.....	1,353 000 00	1,396,843 04	1,347,470 00	
Cities in this State.....	2,227,900 00	2,261,766 10	2,194,950 00	
Counties in this State.....	150,000 00	158,859 00	153,000 00	
Railroad mortgage bonds....	1,656,000 00	1,724,940 00	1,517,080 00	
	<u>\$5,586,900 00</u>	<u>\$5,755,658 14</u>	<u>\$5,398,500 00</u>	5,398,500 00
Banking house and lot, book value, \$95,000; cost, \$243,346.71; actual cash value.....				95,000 00
Other real estate, book value, \$286,133.24; cost, \$286,133.24; actual cash value.....				264,512 08
Cash on deposit in banks or trust companies.....				815,511 96
Cash on hand.....				26,239 43
Total of collectible interest.....				122,336 13
Amount of all other assets, viz.: Rents accrued.....				66 66
				<u>\$14,689,772 33</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$12,430,754 87
Dividends credited or to be credited for the six months ending with December 31, 1916.....	256,002 26
	<u>\$13,686,757 13</u>
Surplus on market value.....	1,003,015 20
	<u>\$14,689,772 33</u>
Surplus on par value, \$1,191,415.20.	

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$821,126 79
From depositors, not including dividends credited.....	3,615,388 66
From interest on loans, deposits and investments.....	602,850 00
From rents from banking house.....	4,060 00
From rents from other real estate.....	17,489 69
From mortgages.....	184,241 93
From redemption of stocks and bonds.....	186,000 00
From stocks and bonds sold (total par value, \$300,000).....	295,300 20
From real estate sold.....	97,351 52
From all other sources, viz.:	
Rebate of expenses.....	\$7 28
Profit and loss — real estate.....	13 20
	<u>20 48</u>
	<u>\$5,823,829 27</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,961,173 57	
For loans on bonds and mortgages.....	354,700 00	
For stock and bonds purchased (total par value, \$1,571,000) ..	1,570,485 99	
For interest (other than dividend payments to depositors) ...	14,198 53	
For current expenses of the bank, viz.:		
For salaries .....	\$23,061 28	
For taxes: Banking house, \$1,919.52; surplus, \$8,- 553.48 .....	10,473 00	
For expenses, except taxes, of banking house:		
Repairs .....	937 85	
Insurance .....	140 93	
For expenses of other real estate, viz.:		
Repairs .....	9,907 65	
Insurance .....	802 24	
Taxes .....	6,043 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	14,158 38	
		65,524 64
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		15,933 65
Other payments, viz.: Profit and loss real estate.....		61 50
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		841,751 39
		<u>\$5,823,829 27</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	17,952
Number of accounts opened or reopened during the year.....	3,984
Number of accounts closed during the year.....	2,350
Amount deposited during the year, not including dividends credited for that period.....	\$3,615,388 66
Amount withdrawn during the year.....	2,961,173 57
Amount of dividends credited and paid for the year viz.:	
July 1, 1916.....	\$245,154 93
January 1, 1917.....	256,002 26
	<u>501,157 19</u>
Average amount of each account January 1, 1917.....	762 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$626,592 94
Total expenses of the bank for the year 1916.....	65,524 64
Dividends paid to depositors for the year 1916.....	501,157 19
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>59,911 11</u>

83. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1864]

WILLIAM FELSINGER, President.  
BENJ. A. WILLIAMS, Vice-President.  
JOHN ARTHUR GREENE, Vice-Pres.

JAMES L. WANDLING, Treasurer.  
WALTER B. BRINCKERHOFF, Sec.

TRUSTEES

WILLIAM FELSINGER,  
JAMES L. WANDLING,  
EIBE D. CORDTE,  
BENJ. A. WILLIAMS,

HERBERT D. BROWN,  
JOHN A. GREENE,  
FRANK B. SMIDT,  
THOMAS P. SPENCER,  
WILLIAM J. HOE.

ALEXANDER M. WELCH,  
WILLIAM W. HALL,  
WILLIAM J. SLOANE,  
W. B. BRINCKERHOFF,

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$24,329,475 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$300,000 00	\$307,125 00	\$326,000 00
State of California.....	400,000 00	376,000 00	408,000 00
State of Maryland.....	100,000 00	94,645 00	97,000 00
State of Massachusetts.....	650,000 00	703,710 00	622,500 00
State of Tennessee.....	200,000 00	206,773 80	222,000 00
Cities in other States.....	5,420,500 00	5,682,843 05	5,618,745 00
Cities in this State.....	4,617,000 00	4,702,454 52	4,767,505 00
Counties in this State.....	246,000 00	249,486 00	242,880 00
Railroad mortgage bonds....	7,832,000 00	8,062,609 84	7,643,170 00
	\$19,765,500 00	\$20,385,652 21	\$19,947,800 00

19,947,800 00

Banking house and lot, book value, \$250,000; cost, \$449,851,-  
80; actual cash value..... 250,000 00  
Other real estate, book value, \$243,336.38; cost, \$243,336.38;  
actual cash value..... 243,336 38  
Cash on deposit in banks or trust companies..... 2,444,513 16  
Cash on hand..... 29,042 26  
Total of collectible interest..... 405,797 86  
\$47,649,964 66

LIABILITIES

Amount due depositors, viz.:  
Principal .....\$42,387,437 08  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 811,732 19  
\$43,399,175 27  
Surplus on market value..... 4,250,789 39  
\$47,649,964 66  
Surplus on par value, \$4,068,489.39.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$3,006,532 26  
From depositors, not including dividends credited..... 9,099,111 33  
From interest on loans, deposits and investments..... 2,001,505 49  
From rents from other real estate..... 25,498 18  
From mortgages..... 1,087,675 00  
From redemption of stocks and bonds..... 317,500 00  
From real estate sold..... 30,000 00  
From all other sources, viz.:  
Rents during foreclosure..... \$3,755 25  
Fire insurance ..... 900 00  
4,655 25  
\$15,572,477 51

## PAYMENTS

To depositors, including dividends paid to them.....	\$7,722,200 40	
For loans on bonds and mortgages.....	802,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,147,000).....	4,262,170 54	
For interest (other than dividend payments to depositors) ..	29,264 61	
For current expenses of the bank, viz.:		
For salaries .....	\$68,849 63	
For taxes: Banking house, \$5,864.48; surplus, \$34,118 58 .....	39,983 02	
For expenses, except taxes, of banking house: Repairs .....	279 09	
For expenses of other real estate, viz.:		
Repairs .....	8,556 68	
Insurance .....	441 79	
Taxes .....	5,786 21	
Other .....	6,906 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	12,495 17	
		143,298 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		130,000 00
Other payments, viz.:		
Taxes advanced .....	\$4,391 67	
Architects' fees .....	144 00	
Expenses sale real estate.....	360 00	
Elevator and tank.....	1,447 20	
Real estate betterments.....	3,645 18	
		9,988 05
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	2,473,555 42	
		<u>\$15,572,477 51</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	51,028
Number of accounts opened or reopened during the year.....	8,546
Number of accounts closed during the year.....	6,467
Amount deposited during the year, not including dividends credited for that period.....	\$9,099,111 33
Amount withdrawn during the year.....	7,722,200 40
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$783,391 72
January 1, 1917.....	811,738 19
	<u>1,595,129 91</u>
Average amount of each account January 1, 1917.....	850 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	2,024,661 77
Total expenses of the bank for the year 1916.....	143,298 49
Dividends paid to depositors for the year 1916.....	1,595,129 91
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>286,233 37</u>



84. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 24th street; incorporated 1866]

CHARLES ROHE, President.  
CHRISTIAN F. TIETJEN, Vice-Pres.  
RANALD H. MACDONALD, Vice-Pres.

GEORGE T. CONNETT, Secy. and Treas.  
HERMAN F. DIETMANN, Asst. Treas.  
HOBART G. MILBANK, Asst. Secy.

TRUSTEES

CHRISTIAN F. TIETJEN,  
CHARLES ROHE,  
R. H. MACDONALD,  
WILLIAM H. SAGE,  
ALBERT B. ASHFORTH,

JOHN A. HANCE,  
CHAS. W. CARPENTER,  
CHARLES H. PARSONS,  
W. C. OTTERSON,  
T. A. BALL,

THEODORE H. BANKS,  
ROBERT H. GOFFE,  
HENRY B. FISCHER,  
GEORGE T. CONNETT,  
FRANK PRESBREY,  
LAWRENCE McGUIRE.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$5,069,025 00  
Stock and bond investments, yiz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$100,000 00	\$107,890 63	\$116,000 00	
State of Massachusetts .....	300,000 00	329,069 00	286,000 00	
State of Tennessee .....	50,000 00	52,545 10	54,500 00	
Cities in other States.....	895,000 00	944,795 00	918,900 00	
Cities in this State.....	1,016,000 00	1,085,325 04	1,094,750 00	
Counties in this State.....	110,000 00	115,203 39	117,400 00	
Villages in this State.....	103,000 00	104,807 28	108,436 00	
Railroad mortgage bonds....	1,100,000 00	1,177,228 43	1,039,000 00	
	<u>\$3,674,000 00</u>	<u>\$3,916,863 87</u>	<u>\$3,734,986 00</u>	3,734,986 00
Banking house and lot, book value, \$237,000; cost, \$237,000; actual cash value.....				237,000 00
Other real estate, book value, \$98,571.50; cost, \$98,571.50; actual cash value.....				98,571 50
Cash on deposit in banks or trust companies.....				910,107 67
Cash on hand.....				6,327 36
Total of collectible interest.....				105,009 26
				<u>\$10,161,026 79</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$9,274,674 68
Dividends credited or to be credited for the six months ending with December 31, 1916.....	149,186 09
	<u>\$9,423,860 77</u>
Other liabilities, viz: Adjustment of rents.....	1,702 49
Surplus on market value.....	735,463 53
	<u>\$10,161,026 79</u>
Surplus on par value, \$674,477.53.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$830,055 87
From depositors, not including dividends credited.....	3,080,649 66
From interest on loans, deposits and investments.....	406,247 54
From rents from other real estate.....	1,000 00
From mortgages.....	342 125 00
From redemption of stocks and bonds.....	10,000 00
From real estate sold.....	19,408 16

## From all other sources, viz.:

To subordinate interest in mortgages.....	\$19,979 11	
Satisfaction pieces and notary fees.....	41 95	
Refund for appraisals.....	345 00	
Adjustment of rents.....	4,508 72	
		24,874 78
		<u>\$4,714,361 01</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,691,901 71	
For loans on bonds and mortgages.....	624,850 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$390,000).....	386,623 70	
For interest (other than dividend payments to depositors)...	2,697 61	
For current expenses of the bank, viz.:		
For salaries .....	\$24,963 17	
For taxes: Banking house, \$3,273.04; surplus, \$5,201.87	8,474 91	
For expenses, except taxes, of banking house:		
Repairs .....	463 57	
Other .....	1,594 27	
For expenses of other real estate, viz.:		
Repairs .....	212 76	
Insurance .....	193 59	
Taxes .....	808 17	
Other.....	329 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,746 54	
		43,786 12
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	20,441 67	
Other payments, viz.:		
To subordinate interest in mortgages.....	\$19,979 11	
Adjustment of rents.....	3,581 95	
Taxes advanced .....	4,064 11	
		27,625 17
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	916,435 03	
		<u>\$4,714,361 01</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	20,409
Number of accounts opened or reopened during the year.....	4,291
Number of accounts closed during the year.....	2,800
Amount deposited during the year, not including dividends credited for that period.....	\$3,080,649 66
Amount withdrawn during the year.....	2,691,901 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$144,607 91
January 1, 1917.....	149,186 09
	293,794 00
Average amount of each account January 1, 1917.....	461 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	401,664 50
Total expenses of the bank for the year 1916.....	48,883 74
Dividends paid to depositors for the year 1916.....	293,794 00
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	58,986 76

**85. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK**

[74-76 Wall street; incorporated 1829]

DANIEL BARNES, President.

FREDERICK A. CUMMINGS, Treasurer.

GEORGE H. MACY, Vice-President.

WILLISTON H. BENEDICT, Secretary.

GEORGE F. CRANE, Vice-President.

GEORGE M. HALSEY, Cashier.

**TRUSTEES**

GEORGE H. MACY,  
ANSON W. HARD,  
WILLIAM E. STIGER,  
GEORGE F. CRANE,  
W. H. BENEDICT,  
ANTON A. RAVEN,  
WM. A. BUTLER,

DANIEL BARNES,  
EDWARD W. SHELDON,  
GEORGE C. CLARK,  
P. A. S. FRANKLIN,  
EUGENE DELANO,  
SAMUEL SLOAN,  
HENRY R. TAYLOR,

WILLIAM A. HAZARD,  
ELLIS G. RICHARDS,  
GEO. M. HALSEY,  
WM. H. WHELOCK,  
W. N. DUANE,  
ROBERT S. BREWSTER,  
V. EVERIT MACY.

**FINANCIAL****RESOURCES**

Bonds and mortgages.....\$41,857,100 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$1,019,000 00	\$1,047,553 50	\$1,099,940 00
State of Maryland.....	100,000 00	93,000 00	97,000 00
State of Massachusetts.....	5,625,000 00	6,152,924 00	5,408,440 00
Cities in other States.....	5,095,000 00	5,460,765 33	5,025,700 00
Cities in this State.....	9,191,950 00	9,540,553 24	9,125,993 00
Counties in this State.....	1,046,500 00	1,041,604 29	1,031,045 00
Railroad mortgage bonds....	19,166,000 00	20,188,010 64	17,797,210 00
	<u>\$41,243,450 00</u>	<u>\$43,524,411 00</u>	<u>\$39,585,328 00</u>
			39,585,328 00
Banking house and lot, book value, \$477,964.85; cost, \$477,- 964.85; actual cash value.....			477,964 85
Other real estate, book value, \$1,623,347.37; cost, \$1,623,- 347.37; actual cash value.....			1,516,000 00
Cash on deposit in banks or trust companies.....			4,191,472 72
Cash on hand.....			587,223 67
Total of collectible interest.....			853,733 32
Amount of all other assets, viz.: Insurance premiums ad- vanced on mortgaged property.....			877 85
			<u>\$89,069,700 41</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$79,821,270 42
Dividends credited or to be credited for the six months ending with December 31, 1916.....	1,515,626 52
	<u>\$81,336,896 94</u>
Surplus on market value.....	7,732,803 47
	<u>\$89,069,700 41</u>

Surplus on par value, \$9,390,925.47.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$4,944,029 14
From depositors, not including dividends credited.....	14,209,151 27
From interest on loans, deposits and investments.....	3,558,588 06
From rents from banking house.....	5,050 83
From rents from other real estate.....	66,360 98
From mortgages.....	1,357,500 00
From redemption of stocks and bonds.....	872,150 00
From real estate sold.....	143,210 03

## From all other sources, viz.:

Settlement of fire loss.....	\$1,235 00	
Other real estate sold.....	12,000 00	
Insurance premium advanced, refunded.....	172 95	
		<u>\$13,407 95</u>
		<u>\$25,169,448 26</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$14,864,269 22	
For loans on bonds and mortgages.....	3,163,600 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,672,000).....	1,591,680 05	
For interest (other than dividend payments to depositors) ..	11,156 66	
For current expenses of the bank, viz.:		
For salaries .....	\$87,211 50	
For taxes: Banking house, \$9,502.31; surplus, \$64,863.13	74,455 44	
For expenses, except taxes, of banking house:		
Repairs .....	8,500 98	
Insurance .....	221 90	
Other .....	18,841 97	
For expenses of other real estate, viz.:		
Repairs .....	5,208 28	
Insurance .....	3,545 79	
Taxes .....	26,713 80	
Other .....	1,597 11	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	19,787 15	
		<u>236,122 03</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	490,333 02	
Other payments, viz.:		
Insurance premiums advanced.....	\$1,002 80	
Improvements on other real estate.....	32,588 09	
		<u>33,590 89</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	4,778,696 39	
		<u>\$25,169,448 26</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	102,634
Number of accounts opened or reopened during the year.....	14,191
Number of accounts closed during the year.....	13,226
Amount deposited during the year, not including dividends credited for that period.....	\$14,209,151 27
Amount withdrawn during the year.....	14,864,269 22
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$1,497,017 15
January 1, 1917.....	1,515,626 52
	<u>3,012,643 67</u>
Average amount of each account January 1, 1917.....	792 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$3,588,490 83
Total expenses of the bank for the year 1916.....	236,122 03
Dividends paid to depositors for the year 1916.....	3,012,643 67
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>339 725 13</u>

86. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President.  
FRED'K H. ECKER, Vice-President.  
CLERMONT H. WILCOX, Vice-Pres.

FRANCIS M. LEAKE, Treasurer.  
WM. H. LOCKE, Assistant Treasurer.  
FRANK F. HAZARD, Secretary.

TRUSTEES

WM. H. LOCKE,  
CHARLES A. SACKETT,  
JAMES S. HERRMAN,  
JOHN R. HEGEMAN,  
FRANCIS M. LEAKE,  
CLERMONT H. WILCOX.

ALEX. P. W. KINNAN,  
FRED'K H. ECKER,  
WILLIAM C. LANE,  
ABRAM C. DEGRAW,  
JOHN F. THOMSON,

WM. McMASTER MILLS,  
EDGAR A. TREDWELL,  
WILLIAM R. INNIS,  
GEORGE HALDEN,  
VILLARD E. EDMISTER,  
JOHN C. VAN CLEAF.

FINANCIAL  
RESOURCES

Bonds and mortgages.....\$29,979,800 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$50,000 00	\$49,513 95	\$47,500 00	
Cities in other States.....	1,858,000 00	1,962,147 15	1,958,340 00	
Cities in this State.....	4,279,500 00	4,600,296 63	4,431,775 00	
Towns in this State.....	78,000 00	80,515 80	78,000 00	
Villages in this State.....	328,000 00	353,945 00	327,580 00	
Railroad mortgage bonds....	7,990,000 00	8,146,861 27	7,413,950 00	
	<u>\$14,583,500 00</u>	<u>\$15,193,249 80</u>	<u>\$14,257,145 00</u>	14,257,145 00
Promissory notes payable on demand.....				415,000 00
Banking house and lot, book value, \$650,000; cost, \$846,336,- 37; actual cash value.....				650,000 00
Other real estate, book value, \$288,833.31; cost, \$298,031.92; actual cash value.....				288,833 31
Cash on deposit in banks or trust companies.....				4,993,851 29
Cash on hand.....				519,132 32
Total of collectible interest.....				481,241 78
Amount of all other assets, viz.: Rents accrued.....				6,370 00
				<u>\$51,591,373 70</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$46,737,349 30
Dividends credited or to be credited for the six months ending with December 31, 1916.....	731,555 16
	<u>\$47,468,904 46</u>
Other liabilities, viz.: Expenses incurred, but unpaid: Re- serve for surplus tax.....	19,260 00
Surplus on market value.....	4,103,209 24
	<u>\$51,591,373 70</u>
Surplus on par value, \$4,429,564.24.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$5,058,700 70
From depositors, not including dividends credited.....	16,718,751 76
From interest on loans, deposits and investments.....	2,056,443 40
From rents from other real estate.....	22,547 23
From mortgages.....	979,550 00
From redemption of stocks and bonds.....	527,000 00
From stocks and bonds sold (total par value, \$92,000).....	96,342 03
From loans paid.....	50,000 00
From real estate sold.....	332,824 87
From all other sources, viz.:	
Taxes and expenses advanced, refunded.....	\$554 18
Maintenance real estate refunded.....	1,534 00
Settlement of fire loss.....	10,750 00
Land contracts .....	2,000 00
Money found and unclaimed.....	27 81

Insurance premiums advanced, refunded.....	776 29	
Rents from real estate in foreclosure.....	4,035 68	
		\$19,677 46
		<u>\$25,861,837 45</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$12,818,338 92	
For loans on bonds and mortgages.....	5,154,000 00	
For loans on stocks and bonds and other securities.....	465,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,675,000).....	1,675,238 50	
For interest (other than dividend payments to depositors)...	13,351 76	
For current expenses of the bank, viz.:		
For salaries .....	\$86,529 44	
For taxes: Banking house, \$12,178.40; surplus, \$33,365.11 .....	45,543 51	
For expenses, except taxes, of banking house:		
Repairs .....	302 08	
Insurance .....	393 20	
Other.....	5,066 83	
For expenses of other real estate, viz.:		
Repairs .....	8,838 53	
Insurance .....	22 50	
Taxes .....	12,910 64	
Other .....	7,252 16	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	16,954 22	
		183,813 10
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		14,416 07
Other payments, viz.:		
Restoring property damaged by fire.....	\$10,750 00	
Expenses paid .....	89 38	
Maintenance of real estate.....	1,534 00	
Payment—forged draft .....	1,528 43	
Commissions sale of real estate.....	3,225 00	
Insurance and taxes advanced.....	4,599 23	
Rents mortgaged property .....	2,971 45	
		24,695 49
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	5,512,983 61	
		<u>\$25,861,837 45</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	133,234
Number of accounts opened or reopened during the year....	33,774
Number of accounts closed during the year.....	22,559
Amount deposited during the year, not including dividends credited for that period.....	\$16,718,751 76
Amount withdrawn during the year.....	12,818,338 92
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$696,187 56
January 1, 1917.....	731,555 16
	1,427,742 72
Average amount of each account January 1, 1917.....	356 26
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	6
Total amount of such accounts.....	\$19,906 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$2,104,095 69
Total expenses of the bank for the year 1916.....	192,202 55
Dividends paid to depositors for the year 1916.....	1,427,742 72
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	484,150 42

87. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President.

W. EMLIN ROOSEVELT, Vice-Pres.

EDWARD M. TOWNSEND, Vice-Pres.

HENRY R. BRINCKERHOFF, Secy.

SAMUEL WOOLVERTON, Treasurer.

FREDERIC C. MILLS, Cashier.

HUGH B. GARDNER, Asst. Cashier.

TRUSTEES

W. EMLIN ROOSEVELT.

CHAS. G. THOMPSON.

FREDERIC S. WELLS.

ALBERT M. PATTERSON.

WM. DEF. HAYNES.

ISAAC TOWNSEND.

SAMUEL WOOLVERTON.

FRANK B. KEECH.

BRONSON WINTHROP.

EDWARD M. TOWNSEND.

LORIN K. SCUDDER.

WM. H. ROCKWOOD.

NEWBOLD T. LAWRENCE.

EDWARD C. EVANS.

JULIAN W. ROBBINS.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$7,880,700 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
State of New York.....	\$300,000 00	\$305,125 00	\$308,000 00	
State of Maryland.....	100,000 00	98,500 00	101,000 00	
Cities in this State.....	1,027,000 00	1,076,568 20	1,038,140 00	
Railroad mortgage bonds....	2,775,000 00	2,859,237 50	2,438,500 00	
	<u>\$4,202,000 00</u>	<u>\$4,339,430 70</u>	<u>\$3,885,640 00</u>	3,885,640 00
Banking house and lot, book value, \$350,000; cost, \$465,078,- 76; actual cash value.....				350,000 00
Cash on deposit in banks or trust companies.....				477,149 12
Cash on hand.....				103,501 19
Total of collectible interest.....				202,185 19
				<u>\$12,899,185 50</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$11,671,025 22
Dividends credited or to be credited for the six months ending with December 31, 1916.....	214,480 39
	<u>\$11,885,505 61</u>
Surplus on market value.....	1,013,679 89
	<u>\$12,899,185 50</u>
Surplus on par value, \$1,330,039.89.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$579,839 01
From depositors, not including dividends credited.....	3,542,397 56
From interest on loans, deposits and investments.....	480,149 61
From rents from banking house.....	1,000 00
From mortgages.....	69,950 00
From redemption of stocks and bonds.....	20,655 20
From all other sources, viz.: Settlement of litigation.....	197 75
	<u>\$4,694,189 13</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,424,075 91
For loans on bonds and mortgages.....	1,636,500 00
For current expenses of the bank, viz.:	
For salaries .....	\$28,698 75
For taxes: Banking house, <del>\$2,000.00</del> ; surplus, \$6,893.86 .....	15,900 55
For expenses, except taxes, of banking house:	
Repairs .....	408 83
Insurance .....	119 82
Other .....	1,648 85
For other expenses, not including expenses of other real estate nor other expenses of banking house....	5,045 82
	<hr/>
	51,215 62
Other payments, viz.: Settlement of litigation.....	1,747 29
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	580,650 31
	<hr/>
	\$4,694,189 13
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	17,086
Number of accounts opened or reopened during the year.....	3,813
Number of accounts closed during the year.....	2,364
Amount deposited during the year, not including dividends credited for that period.....	\$3,542,397 56
Amount withdrawn during the year.....	2,424,075 91
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$196,061 58
January 1, 1917.....	<del>214,480 89</del>
	<hr/>
	410,541 97
Average amount of each account January 1, 1917.....	695 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$597,428 10
Total expenses of the bank for the year 1916.....	51,215 62
Dividends paid to depositors for the year 1916.....	410,541 97
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	45,670 51
	<hr/>



88. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President.  
WILLIAM C. ADAMS, Vice-President.  
FRANCIS G. LLOYD, Vice-President.

JOHN HYSLOP, Treasurer.  
EDWARD H. LANDON, Secretary.  
ADOLPHE F. LEGOST, Cashier.

TRUSTEES

RICHARD A. ANTHONY,  
PAYSON MERRILL,  
NOAH C. ROGERS,  
JOHN HYSLOP,  
CHARLES N. TAINTOR,  
JAMES A. FRAME,  
EDWARD I. DEVLIN,

WM. C. ADAMS,  
WILLIAM E. PECK,  
FRANCIS G. LLOYD,  
W. WILLIS REESE,  
JOHN P. MUNN.  
N. C. FISHER,

JOHN E. WEEKS,  
ADOLPHE F. LE GOST,  
ISSAC N. SELIGMAN,  
LANGLEY W. WIGGIN,  
J. ADAMS BROWN,  
EDWIN J. GILLIES,  
RICHARD S. THOMAS.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$3,759,500 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
State of Massachusetts.....	\$40,000 00	\$39,735 00	\$37,050 00	
Cities in other States.....	197,000 00	199,396 24	200,760 00	
Cities in this State.....	607,400 00	627,043 51	637,371 00	
Railroad mortgage bonds....	1,074,000 00	1,043,396 41	972,500 00	
	<u>\$1,918,400 00</u>	<u>\$1,909,561 16</u>	<u>\$1,847,681 00</u>	1,847,681 00
Banking house and lot, book value, \$130,000; cost, \$130,000; actual cash value.....				130,000 00
Cash on deposit in banks or trust companies.....				426,673 16
Cash on hand.....				9,770 29
Total of collectible interest.....				56,496 25
				<u>\$6,230,120 70</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$5,825,397 33
Dividends credited or to be credited for the six months ending December 31, 1916.....	91,249 72
	<u>\$5,916,647 05</u>
Surplus on market value.....	313,473 65
	<u>\$6,230,120 70</u>
Surplus on par value, \$384,192.65.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$409,123 36
From depositors, not including dividends credited.....	2,272,614 28
From interest on loans, deposits and investments.....	255,334 92
From rents from banking house.....	6,811 67
From mortgages.....	110,050 00
From redemption of stocks and bonds.....	30,000 00
From stocks and bonds sold (total par value, \$232,000).....	219,547 62
From real estate sold.....	7,000 00
From all other sources, viz.:	
Telephone and electric charges refunded.....	\$127 70
Fees—subpoena and appraisal.....	103 00
Sale of old radiator.....	1 46
Cash over, tellers.....	13 00
Rent of furniture.....	140 00
Refund by tenants of expense.....	196 33
Insurance premium and interest refunded.....	528 50
	<u>1,109 99</u>
	<u>\$3,311,591 84</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,794,996 14
For loans on bonds and mortgages.....	561,000 00
For stocks and bonds purchased, including premiums, commissions, etc (total par value, \$397,000).....	401,257 88
For interest (other than dividend payments to depositors)...	2,469 96
For current expenses of the bank, viz.:	
For salaries .....	\$16,602 00
For taxes: Banking house, \$2,488.80; surplus, \$2,301.11	4,789 91
For expenses, except taxes, of banking house:	
Repairs .....	4,848 21
Insurance .....	46 42
Other .....	3,238 20
For expenses of other real estate, viz.:	
Insurance .....	24 72
Taxes .....	164 62
Other .....	95 55
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,282 98
	<hr/>
	33,087 61
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,800 00
Other payments, viz.:	
Mortgage covering banking house and lot satisfied..	\$75,000 00
Interest on mortgage.....	1,875 00
Furniture rent paid to owner.....	140 00
Teller's cash short.....	21 80
Interest to mortgagee.....	500 00
	<hr/>
	77,536 80
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	436,443 45
	<hr/>
	<u>\$3,311,591 84</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1917.....	14,935
Number of accounts opened or reopened during the year.....	3,402
Number of accounts closed during the year.....	2,162
Amount deposited during the year, not including dividends credited for that period.....	\$2,272,614 28
Amount withdrawn during the year.....	1,794,996 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$86,879 82
January 1, 1917.....	91,249 72
	<hr/>
	178,129 54
Average amount of each account January 1, 1917.....	396,15
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$269,599 04
Total expenses of the bank for the year 1916.....	28,778 52
Dividends paid to depositors for the year 1916.....	178,129 54
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	62,690 98

89. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President.  
ROBERT McLEAN, Vice-President.  
CHAUNCEY L. MITCHELL, Vice-Pres.

WILBUR F. BROWN, Jr., Treasurer.  
BYRON W. GREENE, Secretary.  
F. I. BROWN, Comptroller.

TRUSTEES

WILBUR F. BROWN,  
ROBERT McLEAN,  
C. L. MITCHELL,  
BYRON W. GREENE,  
WILBUR F. BROWN, Jr.,  
ROBERT MAZET,  
RUSSELL DART,

SAMUEL D. FOLSOM,  
FRANK H. HINES,  
COURTNEY HYDE,  
AUGUST H. TIEMEYER,  
GROVER A. WHALEN,  
BLAIR S. WILLIAMS,

WILLIAM M. MORGAN,  
ROBERT C. HILL,  
CHARLES J. AUSTIN,  
SAM. B. OUTERBRIDGE,  
JAMES L. BEYBA,  
JOHN H. HALLOCK,  
PRESTON P. LYNN.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$216,025 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Railroad mortgage bonds....	\$61,000 00	\$59,643 75	\$58,440 00	
				58,440 00
Other real estate, book value, \$21,277.56; cost, \$21,277.56; actual cash value.....				21,277 56
Cash on deposit in banks or trust companies.....				33,310 26
Cash on hand.....				3,977 70
Total of collectible interest.....				3,422 86
Amount of all other assets, viz.:				
Rent accrued .....			\$139 00	
Equipment .....			570 57	
				709 57
				\$337,162 95

LIABILITIES

Amount due depositors, viz.:			
Principal .....		\$322,121 23	
Dividends credited or to be credited for the six months ending with December 31, 1916.....		4,971 61	
			327,092 94
Surplus on market value.....			10,070 01
			\$337,162 95

Surplus on par value, \$12,630.01.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$18,212 79
From depositors, not including dividends credited.....	367,934 10
From interest on loans, deposits and investments.....	13,748 28
From rents from other real estate.....	476 50
From mortgages .....	46,225 60
From stocks and bonds sold (total par value, \$41,000).....	39,356 86
From all other sources, viz.:	
Exchange fees .....	\$79 17
Refunded on surety bond.....	4 34
Cash over — tellers .....	159 00
Guarantee fund .....	4,740 00
Appraisals .....	150 00
	5,132 51
	\$491,084 04

## PAYMENTS

To depositors, including dividends paid to them.....		\$296,850 79
For loans on bonds and mortgages.....		112,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$31,000).....		30,105 00
For interest (other than dividend payments to depositors).....		391 55
For current expenses of the bank, viz.:		
For salaries .....	\$1,490 00	
For rent of banking rooms.....	1,200 00	
For expenses of other real estate, viz.:		
Repairs .....	153 45	
Insurance .....	12 83	
Taxes .....	210 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,980 73	
		5,047 15
For real estate acquired by foreclosure, or in settlement of debts due the bank .....		8,534 01
Other payments, viz.:		
Equipment .....	\$172 31	
Cash short — tellers .....	195 27	
		367 58
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		37,287 96
		<u>\$491,084 04</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1917.....	4,136
Number of accounts opened or reopened during the year....	3,767
Number of accounts closed during the year.....	2,536
Amount deposited during the year, not including dividends credited for that period.....	\$367,934 10
Amount withdrawn during the year.....	296,850 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$4,483 08
January 1, 1917.....	4,971 61
Credited at other periods.....	64
	9,455 33
Average amount of each account January 1, 1917.....	79 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$15,477 44
Total expenses of the bank for the year 1916.....	5,047 15
Dividends paid to depositors for the year 1916.....	9,455 33
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	974 96

90. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110-112 Sixth avenue; incorporated 1868.]

CLARENCE O. BIGELOW, President.	WILLIAM V. HUDSON, Secretary.
NELSON S. WESTCOTT, Vice-Pres.	JOHN J. BURKE, Assistant Secretary.
GEORGE E. MARKS, Vice-President.	

TRUSTEES

CLARENCE O. BIGELOW,	ARTHUR J. McCLURE,	JOSEPH H. EMERY,
JOHN C. CARPENTER,	JOSEPH ROWAN,	N. S. WESTCOTT,
CHARLES E. DUROSS,	F. L. SATTERLEE,	WM. V. HUDSON,
FRANK L. FRUGONE,	THOMAS F. SOMERS,	M. P. GOULD,
ROBERT L. HARRISON,	CHAS. H. VAN AKEN,	RUEL W. POOR,
JOHN W. JACOBUS,	W. I. LINCOLN ADAMS,	HERBERT B. HARDING,
GEORGE E. MARKS,	V. CHAPIN DAGGETT,	G. ELLIS REED.

FINANCIAL  
RESOURCES

Bonds and mortgages .....\$2,697,950 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York .....	\$50,000 00	\$53,968 75	\$58,000 00
State of Alabama .....	25,000 00	27,310 00	25,750 00
State of California .....	20,000 00	19,411 40	20,200 00
Cities in other States.....	233,000 00	250,871 66	254,840 00
Cities in this State.....	425,646 49	440,482 05	445,296 49
Counties in this State.....	46,000 00	46,157 75	46,920 00
Towns in this State.....	102,487 50	107,906 63	106,657 50
Villages in this State.....	102,626 66	109,688 06	105,834 93
School districts in this State	115,196 64	124,342 94	119,907 59
Railroad mortgage bonds....	324,000 00	301,348 50	285,720 00
	<u>\$1,443,957 29</u>	<u>\$1,481,487 74</u>	<u>\$1,469,126 51</u>
			1,469,126 51

Other real estate, book value, \$12,315.03; cost, \$12,315.03;	
actual cash value .....	12,315 03
Cash on deposit in banks or trust companies.....	261,000 00
Cash on hand .....	4,811 58
Total of collectible interest.....	48,503 64
	<u>\$4,493,706 76</u>

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$4,118,193 90
Dividends credited or to be credited for the six months ending with December 31, 1916.....	74,426 04
	<u>\$4,192,619 94</u>
Surplus on market value.....	301,086 82
	<u>\$4,493,706 76</u>

Surplus on par value, \$275,917.60.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$183,482 56
From depositors, not including dividends credited.....	1,590,446 00
From interest on loans, deposits and investments.....	186,015 99
From rents from other real estate.....	519 99
From mortgages .....	78,600 00
From stocks and bonds sold (total par value, \$55,500).....	52,768 25
From real estate sold.....	59,500 00

## From all other sources, viz.:

Settlement of deficiency judgment.....	\$500 00	
Real estate .....	63 09	
Teller's cash over.....	9 17	
Profit and loss — home savings banks.....	84 00	
Expense account — items refunded.....	437 72	
		\$1,093 98
		<u>\$2,152,426 77</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,034,897 58	
For loans on bonds and mortgages.....	605,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$220,000).....	209,018 75	
For interest (other than dividend payments to depositors).	2,772 09	
For current expenses of the bank, viz.:		
For salaries .....	\$13,328 34	
For taxes: Surplus .....	2,149 46	
For expenses, except taxes, of banking house:		
Repairs .....	9 50	
Insurance .....	124 22	
Other .....	119 42	
For rent of banking rooms.....	3,233 34	
For expenses of other real estate, viz.:		
Repairs .....	537 35	
Taxes .....	257 65	
Other .....	897 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,769 96	
		22,426 77
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,000 00	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	265,811 58	
		<u>\$2,152,426 77</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	12,642	
Number of accounts opened or reopened during the year....	2,854	
Number of accounts closed during the year.....	1,775	
Amount deposited during the year, not including dividends credited for that period.....	\$1,590,446 00	
Amount withdrawn during the year.....	1,034,897 58	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$68,521 46	
January 1, 1917.....	74,426 04	
		142,947 50
Average amount of each account January 1, 1917.....	331 64	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1	
Total amount of such accounts.....	\$3,293 86	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$193,973 35	
Total expenses of the bank for the year 1916.....	21,934 27	
Dividends paid to depositors for the year 1916.....	142,947 50	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	29,091 58	

NIAGARA COUNTY

91. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]  
WILLIAM A. WILLIAMS, President. J. E. EMERSON, Secretary.  
CHARLES A. HOAG, Vice-President. CHARLES H. WENDELL, Asst. Secy.  
JOSEPH DUMVILLE, Vice-President.

TRUSTEES

WM. A. WILLIAMS, JOHN T. DARRISON, M. D. CLAPSATTLE,  
CHARLES A. HOAG, H. J. BARCOCK, JOHN B. ARNOLD,  
JOSEPH DUMVILLE, WM. RICHMOND, E. M. GRIGG,  
JEROME E. EMERSON, I. A. BRONSON, ROBERT HALL,  
THOS. M. McGRATH,

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,815,160 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$100,000 00	\$99,085 00	\$104,750 00	
Cities in other States.....	101,000 00	102,756 67	105,845 00	
Cities in this State.....	199,484 59	201,719 28	200,771 09	
Counties in this State.....	5,000 00	5,000 00	5,000 00	
Towns in this State.....	152,999 12	153,065 62	152,339 23	
Villages in this State.....	150,000 00	151,347 49	149,135 00	
School districts in this State	74,850 00	75,981 41	76,906 00	
Railroad mortgage bonds....	802,000 00	832,085 54	715,870 00	
	<u>\$1,585,333 71</u>	<u>\$1,621,041 01</u>	<u>\$1,510,616 32</u>	\$1,510,616 32

Banking house and lot, book value, \$143,955.70; cost, \$143,955,70; actual cash value..... 140,000 00  
Other real estate, book value, \$34,000; cost \$45,427.93; actual cash value ..... 45,427 93  
Cash on deposit in banks or trust companies..... 888,246 48  
Cash on hand..... 92,622 66  
Total of collectible interest..... 59,842 66

Amount of all other assets, viz.:  
Land contracts ..... \$1,188 80  
Suspense account ..... 2,504 63  
Insurance and taxes advanced..... 35 00  
Rents accrued ..... 1,544 15  
5,272 58  
\$6,557,188 63

LIABILITIES

Amount due depositors, viz.:  
Principal ..... \$6,052,548 24  
Dividends credited or to be credited for the six months ending with December 31, 1916..... 57,882 38  
\$6,110,430 62  
Surplus on market value..... 446,758 01  
\$6,557,188 63  
Surplus on par value, \$521,475.40.

CASH TRANSACTIONS DURING THE YEAR 1916 RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... \$711,610 79  
From depositors, not including dividends credited..... 2,261,650 47  
From interest on loans, deposits and investments..... 278,444 05  
From rents from banking house..... 6,185 00  
From mortgages..... 346,688 00  
From redemption of stocks and bonds..... 107,507 12  
From stocks and bonds sold (total par value, \$25,000)..... 23,468 75  
From all other sources, viz.:  
Land contracts ..... \$10,886 30  
Insurance premiums advanced, refunded..... 1,579 21

Rebate — insurance .....	\$1 38	
Suspense .....	200 00	
Profit and loss .....	143 97	
		<u>\$12,790 86</u>

\$3,748,345 04

**PAYMENTS**

To depositors, including dividends paid to them.....	\$2,140,815 23
For loans on bonds and mortgages.....	414,475 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$166,180).....	155,967 75
For interest (other than dividend payments to depositors) ..	1,606 97
For current expenses of the bank, viz.:	

For salaries .....	\$13,550 00
For taxes: Banking house, \$2,947.07; surplus, \$3,112.97	6,060 04
For expenses, except taxes, of banking house:	
Repairs .....	552 01
Insurance .....	305 92
Other .....	3,457 92

For expenses of other real estate, viz.:	
Repairs .....	378 48
Insurance .....	466 27
Taxes .....	988 26
Other .....	4,550 73

For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,761 59
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33,049 21

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	19,000 00
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**Other payments, viz.:**

Insurance advanced .....	\$1,486 50
Deficiency judgment .....	1,076 24

2,561 74

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	980,869 14
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\$3,748,345 04

**STATISTICAL INFORMATION**

Number of open accounts January 1, 1917.....	13,350
Number of accounts opened or reopened during the year....	2,017
Number of accounts closed during the year.....	1,533
Amount deposited during the year, not including dividends credited for that period.....	\$2,261,650 47
Amount withdrawn during the year.....	2,140,815 23
Amount of dividends credited and paid for the year, viz.:	
April 1, 1916.....	\$56,018 58
July 1, 1916.....	56,253 54
October 1, 1916.....	56,698 46
January 1, 1917.....	57,882 38
Credited at other periods.....	130 30
Paid but not credited.....	29

226,983 52

Average amount of each account January 1, 1917.....	457 71
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Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	21
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Total amount of such accounts.....	\$69,281 22
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Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
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Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
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Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$290,685 28
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Total expenses of the bank for the year 1916.....	33,049 21
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Dividends paid to depositors for the year 1916.....	226,983 52
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Net earnings for the year 1916 over expenses and dividends paid to depositors .....	30,652 55
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92. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M. YOUNG, President.  
JOSEPH E. MONTAGUE, Vice-President.  
HENRY HUBBS, Vice-President.

JAMES T. LOW, Secretary.  
JOHN P. DOLAN, Treasurer.

TRUSTEES

L. W. PETTEBONE,	GEORGE F. NYE,	EUGENE CARY,
ALEX. J. PORTER,	WILLIAM C. WALLACE,	DE LANCY RANKINE,
JULIUS KRAKOSKI,	JOSEPH E. MONTAGUE,	JOHN H. ELLENBAUM,
FRANCIS H. SALT,	JOHN T. WILLIAMSON,	FRED'K CHORMANN,
FRED J. COE,	CHRIS. M. YOUNG,	HENRY HUBBS.
	AUGUSTUS G. PORTER,	

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$1,597,030 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$5,000 00	\$5,247 25	\$5,250 00	
Cities in this State.....	314,315 00	318,548 08	316,005 19	
Counties in this State.....	5,000 00	4,900 00	5,050 00	
Towns in this State.....	16,000 00	16,557 12	16,810 00	
Villages in this State.....	94,000 00	95,563 86	97,220 00	
School districts in this State	38,000 00	39,682 10	39,310 00	
Railroad mortgage bonds....	163,000 00	154,586 50	151,150 00	
	<u>\$635,315 00</u>	<u>\$635,084 86</u>	<u>\$630,795 19</u>	630,795 19
Other real estate, book value, \$3,500; cost, \$3,500; actual cash value .....				3,500 00
Cash on deposit in banks or trust companies.....				417,296 84
Cash on hand.....				17,280 51
Total of collectible interest.....				46,792 91
Amount of all other assets, viz.: Furniture and fixtures....				750 00
				<u>\$2,713,445 45</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$2,542,865 72
Dividends credited or to be credited for the six months ending with December 31, 1916.....	43,150 96
	<u>\$2,586,016 68</u>
Other liabilities, viz.: Due on mortgages.....	19,870 50
Surplus on market value.....	107,558 27
	<u>\$2,713,445 45</u>
Surplus on par value, \$112,078.08.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$307,402 04
From depositors, not including dividends credited.....	1,866,989 40
From interest on loans, deposits and investments.....	112,206 81
From rents from other real estate.....	366 96
From mortgages .....	87,145 00
From redemption of stocks and bonds.....	40,530 20
From stocks and bonds sold (total par value, \$10,000) .....	9,287 50
From real estate sold.....	4,986 34

From all other sources, viz.:

Due on mortgages.....	\$50,106 51	
Sale of travelers' checks.....	5 60	
		\$50,112 11
		<u>\$2,479,026 36</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,191,724 99
For loans on bonds and mortgages.....	509,924 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$297,023.20).....	288,553 38
For interest (other than dividend payments to depositors) ..	5,338 59
For current expenses of the bank, viz.:	

For salaries .....	\$6,142 81	
For taxes: Surplus.....	846 48	
For expenses, except taxes, of banking house:		
Repairs .....	297 31	
For rent of banking rooms.....	1,050 00	
For expenses of other real estate, viz.:		
Repairs .....	154 16	
Insurance .....	7 50	
Taxes .....	94 59	
Other .....	3,420 20	
		12,013 05

Other payments, viz.:

Due on mortgages.....	\$36,145 00	
Furniture and fixtures.....	750 00	
		36,895 00

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	434,577 35
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\$2,479,026 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,385
Number of accounts opened or reopened during the year.....	4,115
Number of accounts closed during the year.....	2,244
Amount deposited during the year, not including dividends credited for that period.....	\$1,866,989 40
Amount withdrawn during the year.....	1,191,724 99
Amount of dividends credited and paid for the year, viz.:	

July 1, 1916.....	\$36,496 82	
January 1, 1917.....	42,740 65	
Credited at other periods.....	1,003 50	
		80,240 97

Average amount of each account January 1, 1917.....	308 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$113,634 69
Total expenses of the bank for the year 1916.....	12,013 05
Dividends paid to depositors for the year 1916.....	80,240 97
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	21,380 67

# ONEIDA COUNTY

## 93. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.  
JAMES P. OLNEY, Vice-President.  
F. M. ORTON, Vice-President.

A. E. WETHERBEE, Treasurer.  
G. L. PRESCOTT, Secretary.

### TRUSTEES

F. M. ORTON,  
D. L. GREENFIELD,  
HOWARD C. WIGGINS,  
JOHN R. EDWARDS,

W. W. PARRY,  
LAWRENCE CAREY,  
ARTHUR J. WYLIE,  
D. W. WARDWELL,  
CHARLES W. LEE.

JAMES P. OLNEY,  
F. G. RATHBUN,  
D. L. BRADT,  
E. A. SMITH,

### FINANCIAL RESOURCES

Bonds and mortgages..... \$1,457,065 13  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$55,000 00	\$56,864 47	\$57,800 00
Cities in this State.....	138,800 00	142,357 60	136,673 80
Towns in this State.....	18,500 00	19,449 75	18,820 00
Villages in this State.....	234,710 00	239,487 82	234,320 60
School districts in this State	24,000 00	24,437 17	24,590 00
Railroad mortgage bonds....	431,000 00	430,086 00	366,190 00
	<u>\$902,010 00</u>	<u>\$912,682 81</u>	<u>\$838,894 40</u>

838,894 40

Banking house and lot, book value, \$29,000; cost, \$29,432.00;  
actual cash value .....

29,000 00

Other real estate, book value, \$1,035.20; cost \$1,035.20;  
actual cash value .....

1,035 20

Cash on deposit in banks or trust companies.....

171,287 03

Cash on hand .....

20,175 73

Total of collectible interest.....

47,539 23

Amount of all other assets, viz.:

Mortgage tax and insurance account..... \$100 79  
Rents accrued .....

32 00

141 79

\$2,595,138 51

### LIABILITIES

Amount due depositors, viz.:

Principal..... \$2,400,595 82  
Dividends credited or to be credited for the six  
months ending with December 31, 1916.....

40,775 40

\$2,450,371 23

Surplus on market value.....

144,767 28

\$2,595,138 51

Surplus on par value, \$207,882.88.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$182,714 42  
From depositors, not including dividends credited..... 557,111 33  
From interest on loans, deposits and investments..... 113,311 88  
From rents from banking house..... 426 00  
From rents from other real estate..... 12 50  
From mortgages..... 118,002 42  
From redemption of stocks and bonds..... 31,945 00  
From stocks and bonds sold (total par value, \$30,000)..... 29,575 00

## From all other sources, viz.:

Redemption of judgment against State of New York.	\$4,407 34	
Correction of dividends to depositors.....	7 11	
Interest — mortgages .....	240 58	
Appraisals .....	28 75	
Mortgage insurance and tax accounts.....	151 24	
Home safes paid for.....	10 72	
Sale of desk, etc.....	74 84	
Bankers Engineering Co.....	20 00	
		<u>\$4,938 58</u>

\$1,038,037 13

## PAYMENTS

To depositors, including dividends paid to them.....	\$576,955 18
For loans on bonds and mortgages.....	169,037 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$80,000).....	80,023 67
For interest (other than dividend payments to depositors)...	916 46
For current expenses of the bank, viz.:	.

For salaries .....	\$7,691 00	
For taxes: Banking house, \$342.88; surplus, \$1,146.99; on mortgages, \$250.....	1,745 87	
For expenses, except taxes, of banking house:		
Repairs .....	215 84	
Insurance .....	52 70	
Other .....	50 70	
For rent of banking rooms.....	53 33	
For expenses of other real estate, viz.:		
Taxes .....	6 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,206 26	
		<u>12,022 00</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,035 20
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## Other payments, viz.:

Mortgage insurance and tax account.....	\$142 74	
Bankers' Engineering Co., Inc.....	6,002 23	
Construction account .....	437 19	
Correction of mortgage interest.....	1 90	
Home safe bought.....	80	
		<u>\$,564 86</u>

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	191,462 76
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\$1,038,037 13

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,702
Number of accounts opened or reopened during the year.....	903
Number of accounts closed during the year.....	735
Amount deposited during the year, not including dividends credited for that period.....	\$557,111 33
Amount withdrawn during the year.....	576,955 18
Amount of dividends credited and paid for the year, viz.:	.
July 1, 1916.....	\$40,453 23
January 1, 1917.....	40,775 40
Credited at other periods.....	387 40
	<hr/>
	81,616 03
Average amount of each account January 1, 1917.....	318 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$115,620 75
Total expenses of the bank for the year 1916.....	12,022 00
Dividends paid to depositors for the year 1916.....	81,616 03
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	21,982 72

**94. THE ROME SAVINGS BANK, ROME**

[122 West Dominick street; incorporated 1851]

**SAMUEL H. BEACH, President.****HENRY BARNARD, Sr., Vice-President.****JAMES A. BAILEY, Vice-President.****JAMES T. STONE, Treasurer.****FRANK M. MERTZ, Asst. Treas.****CARL SIMON, Secretary.****TRUSTEES****SAMUEL H. BEACH,  
HENRY BARNARD, Sr.,  
JOHN D. MCMAHON,  
THEO. J. MOWRY,****JAMES M. ETHRIDGE,  
CARL SIMON,  
FRED M. SHELLEY,  
JAMES A. BAILEY,  
WESTON JENKINS.****JAMES A. SPARGO,  
GEORGE A. CLYDE,  
A. R. KESSINGER,  
HOWARD J. ROWLAND.****FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$2,061,355 45  
 Stock and bond investment, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$52,000 00	\$54,500 00
State of Massachusetts.....	80,000 00	83,790 00	76,600 00
State of California.....	30,000 00	28,575 00	30,600 00
Cities in other States.....	193,000 00	197,624 65	192,930 00
Cities in this State.....	371,323 69	394,671 98	388,458 69
Towns in this State.....	30,000 00	30,819 00	31,500 00
Villages in this State.....	48,600 00	47,994 75	44,868 00
School districts in this State	25,000 00	25,655 00	25,500 00
Railroad mortgage bonds....	713,500 00	756,798 97	690,435 00
	<u>\$1,539,423 69</u>	<u>\$1,617,929 35</u>	<u>\$1,535,391 69</u>

1,535,391 69

Banking house and lot, book value, \$52,000; cost, \$54,000;  
 actual cash value.....

52,000 00

Other real estate, book value, \$10,313.85; cost, \$11,201.10;  
 actual cash value.....

10,313 85

Cash on deposit in banks or trust companies.....

274,511 19

Cash on hand.....

38,705 39

Total of collectible interest.....

66,145 06

Amount of all other assets, viz.:

Land contracts ..... \$3,100 00  
 Mortgagors' tax and insurance..... 339 40

3,439 40

\$4,041,862 03**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$3,608,151 71  
 Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 60,575 78

\$3,668,727 49

Surplus on market value.....

373,134 54

\$4,041,862 03

Surplus on par value, \$377,166.54.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$225,872 80
From depositors, not including dividends credited.....	886,629 78
From interest on loans, deposits and investments.....	178,747 40
From rents from banking house.....	150 00
From rents from other real estate.....	222 00
From mortgages.....	163,057 99
From redemption of stocks and bonds.....	12,863 11
From stocks and bonds sold (total par value, \$390,000).....	406,314 28
From real estate sold.....	2,232 79

## From all other sources, viz.:

Suspense .....	\$553 84	
Mortgagors' tax and insurance.....	1,289 35	
Land contracts .....	1,400 00	
Appraisals .....	31 00	
Miscellaneous .....	7 00	
Profit and loss — sale of bonds.....	502 85	
Redemption of judgments against State of New York	9,202 28	
		<u>\$12,986 32</u>

\$1,889,076 47

## PAYMENTS

To depositors, including dividends paid to them.....		\$890,468 30
For loans on bonds and mortgages.....		135,464 95
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$442,207.01) .....		473,834 41
For interest (other than dividend payments to depositors)...		5,794 62
For current expenses of the bank, viz.:		
For salaries .....	\$11,685 00	
For taxes: Banking house, \$696.45; surplus, \$3,240.75; mortgages, \$608.50 .....	4,545 70	
For expenses, except taxes, of banking house:		
Repairs .....	275 88	
Insurance .....	128 30	
Other .....	612 25	
For expenses of other real estate, viz.:		
Repairs .....	327 07	
Insurance .....	127 45	
Taxes .....	186 27	
Other .....	42 47	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,835 47	
		<u>22,765 86</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		12,315 74
Other payments, viz.:		
Suspense account .....	\$567 38	
Mortgagors' tax and insurance.....	1,044 23	
Profit and loss — sale of bonds.....	33,541 60	
Profit and loss — forged drafts.....	62 80	
		<u>35,216 01</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		313,216 58
		<u>\$1,889,076 47</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	10,072
Number of accounts opened or reopened during the year.....	1,426
Number of accounts closed during the year.....	1,068
Amount deposited during the year, not including dividends credited for that period.....	\$886,629 78
Amount withdrawn during the year.....	890,468 30
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$59,823 01
January 1, 1917.....	60,267 29
Credited at other periods.....	649 51
	<u>120,739 81</u>
Average amount of each account January 1, 1917.....	364 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$174,037 98
Total expenses of the bank for the year 1916.....	22,765 86
Dividends paid to depositors for the year 1916.....	120,739 81
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>30,532 31</u>

**95. THE SAVINGS BANK OF UTICA, UTICA**

[233 Genesee street: Incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treas. and Vice-Pres.  
HARRY A. HILSINGER, Secretary.**TRUSTEES**

RUFUS P. BIRDSEYE,	FRANK E. WHEELER,	J. DE PEYSTER LYNCH,
THOMAS R. PROCTOR,	N. E. DEVEREUX,	CHARLES B. ROGERS,
CHARLES A. MILLER,	GEORGE L. CURRAN,	WARNICK J. KERNAN,
CHARLES S. SYMONDS,	GEO. L. BRADFORD,	OTTO A. MEYER,

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$8,162,682 94  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$250,000 00	\$250,912 00	\$252,500 00
Cities in other States.....	1,719,600 00	1,793,416 57	1,767,680 00
Cities in this State.....	2,312,944 25	2,447,850 48	2,382,777 80
Counties in this State.....	285,000 00	290,293 51	294,400 00
Towns in this State.....	118,500 00	122,811 49	119,995 00
Villages in this State.....	417,135 20	428,297 84	424,970 96
School districts in this State	111,100 00	117,004 40	115,890 00
Railroad mortgage bonds....	2,881,362 72	3,071,385 93	2,907,498 21
Bonds of Land Bank of the State of New York.....	50,000 00	50,350 31	50,343 00
	<u>\$8,145,642 17</u>	<u>\$8,572,323 53</u>	<u>\$8,316,054 97</u>

8,316,054 97

Banking house and lot, book value, \$93,000; cost, \$249,203.30;  
 actual cash value.....

93,000 00

Other real estate, book value, \$90,971.72; cost, \$109,076.95;  
 actual cash value.....

90,971 72

Cash on deposit in banks or trust companies.....

1,280,729 13

Cash on hand.....

100,042 26

Total of collectible interest.....

208,039 86

Amount of all other assets, viz.:

Mortgagors' tax and insurance account.....	\$295 09
Suspense .....	503 26

798 35

\$18,252,319 23**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$16,029,015 93
Dividends credited or to be credited for the six months ending with December 31, 1916.....	267,110 62

\$16,296,126 55

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917....	\$3,204 14
Expenses incurred, but unpaid:	
Taxes .....	5,069 21
Attorney's retainer .....	1,250 00
Sundry .....	461 87

9,955 22

Surplus on market value..... 1,946,237 46

\$18,252,319 23

Surplus on par value, \$1,775,824.66.

**CASH TRANSACTIONS DURING THE YEAR 1916.****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$2,027,383 28
From depositors, not including dividends credited.....	4,026,209 61
From interest on loans, deposits and investments.....	794,933 01
From rents from other real estate.....	1,725 06
From mortgages.....	754,649 98
From redemption of stocks and bonds.....	444,680 83
From stocks and bonds sold (total par value, \$753,125).....	737,469 48
From real estate sold.....	45,200 00
From all other sources, viz.:	
Mortgagors' tax and insurance account.....	\$2,281 78
Suspense .....	528 02

Profit and loss.....	10,204 91	
Interest sundries .....	15 47	
Appraisal account .....	204 67	
Recording tax .....	6 25	
Rebate on insurance.....	284 95	
Redemption of judgment against State of New York.	45,265 12	
		\$58,791 17
		<u>\$8,891,042 42</u>

## PAYMENTS

To depositors, including dividends paid to them.....		\$3,713,660 60
For loans on bonds and mortgages.....		679,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,907,074.14) .....		3,006,422 82
For interest (other than dividend payments to depositors) ...		25,537 45
For current expenses of the bank, viz.:		
For salaries .....	\$30,272 39	
For taxes: Banking house, \$7,548.57; surplus, \$16,-132.24; on mortgages, \$1,755.75.....	25,436 56	
For expenses, except taxes, of banking house:		
Repairs .....	1,489 39	
Insurance .....	1,293 14	
Other .....	2,047 40	
For expenses of other real estate, viz.:		
Repairs .....	15 90	
Insurance .....	527 11	
Taxes .....	1,240 44	
Other .....	1,508 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	14,211 67	
		78,042 70
Other payments, viz.:		
Mortgagors' tax and insurance account.....	\$5,808 55	
Suspense account .....	567 35	
Profit and loss.....	153 42	
Interest sundries .....	166 93	
Real estate .....	611 21	
		7,307 46
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		1,380,771 39
		<u>\$8,891,042 42</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	35,761
Number of accounts opened or reopened during the year.....	7,703
Number of accounts closed during the year.....	5,555
Amount deposited during the year, not including dividends credited for that period.....	\$4,026,209 61
Amount withdrawn during the year.....	3,713,686 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$261,389 02
January 1, 1917.....	267,110 62
Credited to other periods.....	8,767 42
	537,267 06
Average amount of each account January 1, 1917.....	455 70
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	7
Total amount of such accounts.....	\$22,069 54
Rate per cent of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$758,758 97
Total expenses of the bank for the year 1916.....	82,693 78
Dividends paid to depositors for the year 1916.....	528,499 64
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	147,565 55



# ONONDAGA COUNTY

## 96. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President.

DOUGLAS E. PETIT, Treasurer.

WM. D. DUNNING, Vice-President.

CHARLES A. HUDSON, Secretary.

ANSON N. PALMER, Vice-President.

### TRUSTEES

CHAS. E. CHAPPELL,  
W. D. DUNNING,  
CHARLES A. HUDSON,  
SALEM HYDE,  
A. E. McCHESNEY,  
T. WM. MEACHEM,

A. E. NETTLETON,  
ANSON N. PALMER,  
HIRAM W. PLUMB,  
JOHN R. CLANCY,  
HENRY M. ROWLING,

ADOLPH H. SCHWARZ,  
CHARLES W. SNOW,  
CHARLES L. STONE,  
EDWARD A. POWELL,  
DOUGLAS E. PETTIT,  
GEORGE TIMMINS.

### FINANCIAL RESOURCES

Bonds and mortgages.....\$17,142,452 65  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$850,000 00	\$881,575 05	\$914,800 00
Cities in this State.....	2,772,500 00	2,951,729 27	2,785,950 00
Counties in this State.....	43,000 00	43,043 00	40,870 00
Towns in this State.....	21,600 00	23,490 71	21,600 00
Villages in this State.....	25,000 00	28,000 00	25,500 00
Railroad mortgage bonds....	5,705,968 00	5,982,375 05	5,533,609 28
	<u>\$9,418,068 00</u>	<u>\$9,910,213 08</u>	<u>\$9,322,329 28</u>
			9,322,329 28

Banking house and lot, book value, \$760,000; cost, \$860.445,- 08; actual cash value.....	760,000 00
Other real estate, book value, \$29,151.07; cost, \$29,151.07; actual cash value.....	27,500 00
Cash on deposit in banks or trust companies.....	1,462,060 88
Cash on hand.....	173,717 22
Total of collectible interest.....	493,407 50
Amount of all other assets, viz.:	
Land contracts .....	\$61,099 58
Insurance and taxes advanced on mortgaged premises .....	2,947 79
Insurance and taxes advanced on land contracts.....	4,348 27
Rent accrued .....	3,814 38
	<u>72,209 97</u>
	<u>\$29,453,677 50</u>

### LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$26,357,753 41
Dividends credited or to be credited for the six months ending with December 31, 1916.....	501,247 56
	<u>\$26,859,000 97</u>
Other liabilities, viz.: Treasurer's checks outstanding.....	46,044 58
Surplus on market value.....	2,548,631 95
	<u>\$29,453,677 50</u>
Surplus on par value, \$2,644,370.67.	

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$1,273,494 38
From depositors, not including dividends credited.....	7,309,904 92
From interest on loans, deposits and investments.....	1,227,098 76
From rents from banking house.....	52,251 72
From mortgages.....	1,069,439 54
From redemption of stocks and bonds.....	25,200 00
From stocks and bonds sold (total par value, \$500,000).....	470,000 00
From real estate sold.....	12,614 96

**From all other sources, viz.:**

Treasurer's checks outstanding.....	\$95,057 58	
Payments on land contracts.....	12,410 00	
Taxes and insurance advanced on mortgaged premises .....	14,159 15	
Taxes on land contracts.....	107 98	
Land sold .....	20 00	
Deficiency judgment .....	1,146 91	
		\$122,901 62
		<u>\$11,562,905 90</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$5,970,749 75	
For loans on bonds and mortgages.....	1,681,504 09	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,935,868) .....	1,993,948 50	
For interest (other than dividend payments to depositors)...	13,698 06	
For current expenses of the bank, viz.:		
For salaries .....	\$42,667 01	
For taxes: Banking house, \$19,221.18; surplus, \$21,-187.49; on mortgages, \$47.50.....	40,406 17	
For expenses, except taxes, of banking house:		
Repairs .....	3,002 26	
Insurance .....	2,035 08	
Other .....	33,607 60	
For expenses of other real estate, viz.:		
Repairs .....	297 95	
Insurance .....	49 88	
Taxes .....	115 08	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	15,148 76	
		137,329 79
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		41,757 01
Other payments, viz.:		
Treasurer's checks outstanding.....	\$74,648 35	
Taxes and insurance advanced on mortgaged premises .....	10,461 29	
Taxes and insurance advanced on land contracts....	2,067 97	
Teller's cash short.....	135 23	
Disbursements in suit against bank.....	73 82	
Paid on forged draft.....	543 94	
Commission sale of real estate.....	210 00	
		88,140 60

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	1,635,778 10
	<u>\$11,562,905 90</u>

**STATISTICAL INFORMATION**

Number of open accounts January 1, 1917.....	54,472
Number of accounts opened or reopened during the year.....	9,767
Number of accounts closed during the year.....	8,592
Amount deposited during the year, not including dividends credited for that period.....	\$7,309,904 92
Amount withdrawn during the year.....	5,959,292 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$479,898 91
January 1, 1917.....	501,247 56
Paid but not credited.....	11,457 20
	992,603 67
Average amount of each account January 1, 1917.....	493 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$1,290,549 46
Total expenses of the bank for the year 1916.....	138,292 78
Dividends paid to depositors for the year 1916.....	992,603 67
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>159,653 01</u>

97. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1886]

J. HORATIO EARLL, President.  
J. C. STEPHENSON, Vice-President.  
W. F. CUDDEBACK, Vice-President.

EMERSON H. ADAMS, Treasurer.  
H. WINSLOW THURLOW, Secretary.

TRUSTEES

J. HORATIO EARLL,  
JOHN C. STEPHENSON,  
W. F. CUDDEBACK,  
EMERSON H. ADAMS,

DAVID COLTON,  
WILLIAM T. THORNE,  
CHARLES W. HUNT,  
GEORGE SMITH,  
FOREST G. WEEKS,

F. EUGENE STONE,  
WILLIAM LOCKWOOD,  
CORNELIUS MITCHELL,  
T. S. SHOTWELL,

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$806,445 74
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
State of New York.....	\$30,000 00	\$30,250 00	\$31,800 00	
Cities in this State.....	146,500 00	147,529 07	149,945 00	
Villages in this State.....	53,500 00	54,150 00	53,931 00	
School districts in this State	55,900 00	55,900 00	55,960 00	
Railroad mortgage bonds....	110,000 00	101,557 91	85,450 00	
	<u>\$395,900 00</u>	<u>\$389,386 98</u>	<u>\$377,086 00</u>	377,086 00
Banking house and lot, book value, \$9,500; cost, \$13,591.31;				
<i>actual cash value</i> .....				9,500 00
Cash on deposit in banks or trust companies.....				194,686 22
Cash on hand.....				19,483 13
Total of collectible interest.....				21,218 06
Amount of all other assets, viz.: Rents accrued.....				81 50
				<u>\$1,428,500 65</u>

LIABILITIES

Amount due depositors, viz.:			
Principal .....	\$1,291,994 71		
Dividends credited or to be credited for the six months ending with December 31, 1916.....	23,873 44		
		\$1,315,868 15	
Surplus on market value.....		112,632 50	
		<u>\$1,428,500 65</u>	
Surplus on par value, \$131,446.50.			

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$152,114 78
From depositors, not including dividends credited.....	719,826 11
From interest on loans, deposits and investments.....	59,821 07
From rents from banking house.....	326 00
From mortgages.....	50,039 00
From redemption of stocks and bonds.....	37,150 00
	<u>\$1,019,276 96</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$626,072 17
For loans on bonds and mortgages.....	104,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$65,000).....	65,391 86

For interest (other than dividend payments to depositors) ..	\$177 77
For current expenses of the bank, viz.:	
For salaries .....	\$5,660 00
For taxes: Banking house, \$198.44; surplus, \$1,014.43.	1,212 87
For expenses, except taxes, of banking house:	
Repairs .....	115 60
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,777 34
	<hr/>
	8,765 81
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	214,169 35
	<hr/>
	\$1,019,276 96
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,858
Number of accounts opened or reopened during the year.....	414
Number of accounts closed during the year.....	278
Amount deposited during the year, not including dividends credited for that period.....	719,826 11
Amount withdrawn during the year.....	626,072 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$22,549 49
January 1, 1917.....	23,726 18
Credited at other periods.....	397 06
	<hr/>
	46,672 73
Average amount of each account January 1, 1917.....	341 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$63,028 93
Total expenses of the bank for the year 1916.....	8,765 81
Dividends paid to depositors for the year 1916.....	46,672 73
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	7,590 39
	<hr/>

98. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President. EDWARD JOY, Vice-President.  
NICHOLAS PETERS, Vice-President. WILLIAM J. REIDEL, Treasurer.

TRUSTEES

JACOB AMOS, FRED'K W. BARKER, ALEXANDER H. COWIE, JOSEPH W. DAWSON, J. FRANK DURSTON, GEORGE DOHENY,	ALAN C. FOBES, WALTER E. GARDNER, EDWARD JOY, WILLIAM MUENCH, DENNIS MCCARTHY, A. JUDD NORTHRUP,	NICHOLAS PETERS, W. J. RIDDELL, WING B. SMITH, DE FOREST SETTLE, LEROY B. WILLIAMS, ARTHUR W. LOASBEY.
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FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$9,728,155 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Mississippi.....	\$100,000 00	\$100,125 00	\$95,000 00	
Cities in other States.....	650,000 00	678,425 73	643,470 00	
Cities in this State.....	1,216,500 00	1,324,815 32	1,227,810 00	
Counties in this State.....	152,000 00	150,969 76	148,120 00	
Towns in this State.....	59,000 00	59,805 94	56,950 00	
Railroad mortgage bonds....	3,568,000 00	3,593,267 13	3,219,390 00	
	<u>\$5,745,500 00</u>	<u>\$5,907,408 88</u>	<u>\$5,390,740 00</u>	5,390,740 00
Banking house and lot, book value, \$264,358; cost, \$423,569.97; actual cash value.....				264,358 00
Cash on deposit in banks or trust companies.....				870,215 16
Cash on hand.....				67,414 47
Total of collectible interest.....				88,997 04
				<u>\$16,409,879 67</u>

LIABILITIES

Amount due depositors, viz.:			
Principal .....	\$14,061,064 40		
Dividends credited or to be credited for the six months ending with December 31, 1916.....	270,207 46		
			\$14,331,271 86
Other liabilities, viz.:			
Deposits for application fees and searches.....	\$1,006 00		
Teller's and treasurer's checks outstanding.....	10,237 58		
Proceeds fire insurance losses.....	2,251 90		
			13,495 48
Surplus on market value.....			2,065,112 33
			<u>\$16,409,879 67</u>
Surplus on par value, \$2,419,872.33.			

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$587,260 83
From depositors, not including dividends credited.....	4,029,119 01
From interest on loans, deposits and investments.....	708,513 47
From rents from banking house.....	21,257 49
From mortgages.....	526,560 00
From redemption of stocks and bonds.....	38,000 00

## From all other sources, viz.:

Treasurer's and teller's checks issued.....	\$1,850,543 06	
Deposits for application fees and searches.....	7,211 00	
Fire insurance losses pending.....	2,251 90	
		<u>\$1,860,005 96</u>
		<u><u>\$7,770,716 76</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$3,446,106 86
For loans on bonds and mortgages.....	912,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$440,000).....	529,969.78
For interest (other than dividend payments to depositors)...	5,603 97
From all other sources, viz.:	

For salaries .....	\$29,191 66	
For taxes: Banking house, \$5,529.63; surplus, \$18,233.96 .....	23,763 59	
For expenses, except taxes, of banking house:		
Repairs .....	4,622 65	
Insurance .....	1,362 74	
Other .....	5,003 50	
For rent of banking rooms.....	6,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	7,902 63	
		<u>78,346 77</u>

## Other payments, viz.:

Treasurer's and teller's checks paid.....	\$1,854,405 75	
Application fees and searches refunded.....	6,654 00	
		<u>1,861,059 75</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	937,629 63	
		<u><u>\$7,770,716 76</u></u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1917.....	27,131
Number of accounts opened or reopened during the year.....	3,820
Number of accounts closed during the year.....	2,704
Amount deposited during the year, not including dividends credited for that period.....	\$4,029,119 01
Amount withdrawn during the year.....	3,446,106 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$260,162 23
January 1, 1917.....	270,207 46
Credited at other periods.....	2,072 18
	<u>532,441 87</u>
Average amount of each account January 1, 1917.....	528 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$727,544 28
Total expenses of the bank for the year 1916.....	78,346 77
Dividends paid to depositors for the year 1916.....	532,441 87
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u><u>116,755 64</u></u>

# ONTARIO COUNTY

## 99. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President  
A. P. ROSE, Vice-President.

H. A. WHEAT, Vice-President.  
GEORGE D. WHEDON, Treasurer.

### TRUSTEES

ALEXANDER D. ALLEN,	ALFRED G. LEWIS,	THEODORE J. SMITH,
JAMES E. BROWN,	GEORGE F. LICHT,	EDWIN S. THORNE,
WILLIAM G. DOVE,	PATRICK O'MALLEY,	D. J. VAN AUKEN,
FREDERICK M. FAST,	CHARLES S. BURRALL,	HENRY A. WHEAT,
JOHN C. FITZWATER,	ARTHUR P. ROSE,	GEORGE D. WHEDON,
LANSING G. HOSKINS,	H. H. SCHIEFFELIN,	THOMAS B. WILSON,
WHITMAN H. JORDAN,		FREDERICK D. WHITWELL,

### FINANCIAL RESOURCES

Bonds and mortgages.....				\$637,724 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>	<i>Estimated market value</i>	
Cities in other States.....	\$35,000 00	\$35,967 00	\$37,150 00	
Cities in this State.....	72,000 00	72,579 08	75,455 00	
Villages in this State.....	43,000 00	43,616 55	44,195 00	
School districts in this State	34,400 00	35,398 91	36,403 50	
Railroad mortgage bonds....	151,000 00	144,266 26	142,130 00	
	<u>\$335,400 00</u>	<u>\$331,815 80</u>	<u>\$335,333 50</u>	335,333 50
Cash on deposit in banks or trust companies.....				117,804 63
Cash on hand.....				8,357 15
Total of collectible interest.....				10,517 51
Amount of all other assets, viz.: Banking house furniture..				749 37
				<u>\$1,110,486 16</u>

### LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$1,064,479 49
Dividends credited or to be credited for the six months ending with December 31, 1916.....	18,656 00
	<u>\$1,083,136 18</u>
Surplus on market value.....	27,349 98
	<u>\$1,110,486 16</u>
Surplus on par value, \$27,416.48.	

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$114,783.92
From depositors, not including dividends credited.....	596,208 03
From interest on loans, deposits and investments.....	46,740 27
From mortgages.....	33,985 00
From redemption of stocks and bonds.....	12,250 00
From all other sources, viz.:	
Cash differences .....	\$14 76
State warrants .....	4,692 96
	<u>4,707 72</u>
	<u>\$808,674 94</u>

#### PAYMENTS

To depositors, including dividends paid to them.....	\$467,705 87
For loans on bonds and mortgages.....	142,639 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$68,500).....	64,728 15
For interest (other than dividend payments to depositors)...	1,123 43

For current expenses of the bank, viz.:

For salaries .....	\$4,380 00	
For taxes: Surplus, \$201.75; on mortgages, \$50.....	251 75	
For expenses, except taxes, of banking house: Insurance .....	6 55	
For rent for banking rooms.....	500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,168 44	
		6,306 74

Other payments, viz.:

Cash differences .....	\$1 47	
Banking house furniture.....	8 50	
		9 97

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	126,161 78	
		<u>\$808,674 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	5,179	
Number of accounts opened or reopened during the year.....	1,556	
Number of accounts closed during the year.....	1,241	
Amount deposited during the year, not including dividends credited for that period.....	\$598,208 03	
Amount withdrawn during the year.....	467,705 87	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$16,789 87	
January 1, 1917.....	18,656 69	
		35,446 56
Average amount of each account January 1, 1917.....	209 14	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$47,408 21	
Total expenses of the bank for the year 1916.....	6,419 87	
Dividends paid to depositors for the year 1916.....	35,446 56	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	5,541 78	



ORANGE COUNTY

100. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. HENRY N. CLARK, Vice-President.  
PATRICK BEVANS, Vice-President. GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS, HARVEY A. CALL, TOWNSEND D. WOOD,  
HENRY N. CLARK, L. GRANT GOODNOUGH, STEPHEN B. YOUNG,  
CHARLES C. COCKS, EDWARD L. SYLCOX, GEORGE B. MAILLER,  
GILBERT T. COCKS, FRANK E. VICKERE, FLOYD W. MAILLER,

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$281,952 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado.....	\$12,400 00	\$12,400 00	\$11,284 00	
State of Virginia.....	5,000 00	4,516 50	4,350 00	
Cities in this State.....	36,000 00	36,974 74	37,590 00	
Towns in this State.....	7,000 00	7,000 00	7,140 00	
Villages in this State.....	12,800 00	12,968 99	12,940 00	
Fire districts in this State.	4,200 00	4,200 00	4,298 00	
Railroad mortgage bonds....	39,000 00	39,790 29	31,760 00	
	<u>\$116,400 00</u>	<u>\$117,850 52</u>	<u>\$109,362 00</u>	109,362 00
Banking house and lot, book value, \$5,700; cost, \$5,728.13; actual cash value.....				5,700 00
Other real estate, book value, \$250; cost, \$250; actual cash value .....				250 00
Cash on deposit in banks or trust companies.....				38,477 75
Cash on hand.....				2,684 61
Total of collectible interest.....				7,037 12
Amount of all other assets, viz.: Safe, furniture and fixtures,				950 00
				<u>\$446,413 48</u>

LIABILITIES

Amount due depositors, viz.:			
Principal .....	\$415,548 65		
Dividends credited or to be credited for the six months ending with December 31, 1916.....	7,878 22		
		423,426 87	
Surplus on market value.....		22,986 61	
		<u>\$446,413 48</u>	
Surplus on par value, \$30,024.61.			

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$24,635 69
From depositors, not including dividends credited.....	86,061 56
From interest on loans, deposits and investments.....	19,313 75
From rents from banking house.....	240 00
From mortgages.....	12,635 00
From redemption of stocks and bonds.....	10,050 00
	<u>\$152,936 00</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$78,588 18
For loans on bonds and mortgages.....	24,484 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,750).....	6,750 00
For interest (other than dividend payments to depositors)...	113 34
For current expenses of the bank, viz.:	
For salaries .....	\$1,120 00
For taxes: Banking house, \$58.77; surplus, \$208.63....	267 40
For expenses, except taxes, of banking house:	
Repairs .....	6 60
Other .....	118 02
For expenses of other real estate, viz.:	
Taxes .....	4 37
Other .....	321 73
	<hr/>
	1,838 12
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	41,162 36
	<hr/>
	\$152,936 00

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	1,353
Number of accounts opened or reopened during the year.....	134
Number of accounts closed during the year.....	140
Amount deposited during the year, not including dividends credited for that period.....	\$86,061 56
Amount withdrawn during the year.....	78,588 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$7,673 40
January 1, 1917.....	7,878 22
	<hr/>
	15,551 62
Average amount of each account January 1, 1917.....	312 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$19,919 09
Total expenses of the bank for the year 1916.....	1,838 12
Dividends paid to depositors for the year 1916.....	15,551 62
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	2,529 35

## 101. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

W. D. VAN VLIET, President.

AARON V. D. WALLACE, Vice-President.

WILLIAM KNIFFIN, Vice-President.

HENRY B. KNIGHT, Treasurer.

## TRUSTEES

FRANK DRAKE,  
SENECA JESSUP,  
WILLIAM KNIFFIN,  
HENRY B. KNIGHT,RALPH L. MCGEOCH,  
THOMAS MOULD,  
EDWIN L. ROYS,  
WM. D. VAN VLIET,  
AARON V. D. WALLACE.G. H. BENNETT,  
WILLIAM A. WELLS,  
HARRY B. SMITH,  
JOSEPH MERRITT,FINANCIAL  
RESOURCES

Bonds and mortgages..... \$1,058,135 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in this State.....	\$85,000 00	\$87,324 74	\$85,498 00
Towns in this State.....	37,000 00	39,181 65	40,360 00
Villages in this State.....	116,000 00	118,164 67	122,925 00
School districts in this State	48,000 00	48,983 40	49,500 00
Railroad mortgage bonds....	231,500 00	235,158 75	212,845 00
	<u>\$517,500 00</u>	<u>\$528,812 21</u>	<u>\$511,128 00</u>

511,128 00

Cash on deposit in banks or trust companies..... 77,124 66

Cash on hand..... 12,833 20

Total of collectible interest..... 22,498 27

\$1,681,719 13

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$1,596,261 17

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 29,818 46\$1,596,079 63

Surplus on market value..... 85,639 50

\$1,681,719 13

Surplus on par value, \$92,011.50.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$39,987 79
From depositors, not including dividends credited.....	384,350 76
From interest on loans, deposits and investments.....	72,434 90
From mortgages .....	34,225 00
From redemption of stocks and bonds.....	23,600 00
From stocks and bonds sold (total par value, \$50,000).....	36,796 25
	<u>\$591,394 70</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$285,364 68
For loans on bonds and mortgages.....	146,660 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$60,000).....	62,137 50
For interest (other than dividend payments to depositors)...	669 45

## For current expenses of the bank, viz.:

For salaries .....	\$4,500 00	
For taxes: Surplus.....	652 57	
For rent of banking rooms.....	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	972 64	
		\$6,605 21

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	89,957 86
	<u>\$591,394 70</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,512
Number of accounts opened or reopened during the year.....	550
Number of accounts closed during the year.....	383
Amount deposited during the year, not including dividends credited for that period.....	\$384,350 76
Amount withdrawn during the year.....	285,364 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$28,102 84
January 1, 1917.....	29,818 46
Credited at other periods.....	4 78
	<u>57,927 08</u>
Average amount of each account January 1, 1917.....	454 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$72,947 12
Total expenses of the bank for the year 1916.....	6,605 21
Dividends paid to depositors for the year 1916.....	57,927 08
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>8,414 83</u>

102. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1866]

GEO. A. SWAYZE, President.  
EDMUND MILLEN, Vice-President,  
JAMES A. CLARK, Vice-President.

HAROLD B. WOODWARD, Treasurer.  
JAMES F. DOLSON, Asst. Treas.  
CHAS. B. BUCKLEY, Asst. Secy.  
GEORGE R. WENGENROTH, Asst. Secy.

TRUSTEES

EDMUND MILLEN,  
JOHN E. ISEMAN,  
JAMES A. CLARK,  
JOHN W. SLAUSON,

CHARLES L. MEAD,  
GEORGE A. SWAYZE,  
GEORGE W. BALLOU,

JAMES E. GIBBS,  
JAMES H. SMITH,  
H. B. WOODWARD,  
DANIEL B. SWEENEY,

FINANCIAL  
RESOURCES

Bonds and mortgages .....				\$3,293,146 41
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$75,000 00	\$82,687 50	\$71,250 00	
Cities in other States.....	145,000 00	148,941 00	148,900 00	
Cities in this State.....	458,000 00	481,059 89	471,900 00	
Counties in this State.....	105,000 00	108,150 00	100,800 00	
Towns in this State.....	43,000 00	43,000 00	41,800 00	
Villages in this State.....	178,000 00	186,290 73	184,520 00	
School districts in this State	50,500 00	50,791 13	52,325 00	
Railroad mortgage bonds....	1,075,598 00	1,057,857 16	993,091 20	
	<u>\$2,130,098 00</u>	<u>\$2,168,777 41</u>	<u>\$2,064,586 20</u>	2,064,586 20
Banking house and lot, book value, \$21,345.30; cost, \$26,- 284.98; actual cash value .....				25,000 00
Other real estate, book value, \$150,143.21; cost, \$151,481.69; actual cash value .....				151,000 00
Cash on deposit in banks or trust companies.....				339,436 15
Cash on hand .....				29,450 77
Total of collectible interest.....				68,138 44
Amount of all other assets, viz.: Rents accrued.....				300 00
				<u>\$5,971,057 97</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$5,544,768 13
Dividends credited or to be credited for the six months ending with December 31, 1916.....	106,022 56
	<u>\$5,650,790 69</u>
Surplus on market value.....	320,267 28
	<u>\$5,971,057 97</u>

Surplus on par value, \$385,779.08.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$360,493 90
From depositors, not including dividends credited.....	1,235,299 58
From interest on loans, deposits and investments.....	253,906 24
From rents from banking house.....	420 00
From rents from other real estate.....	9,320 22
From mortgages .....	67,670 00
From redemption of stocks and bonds.....	15,500 00
From stocks and bonds sold (total par value, \$140,456).....	143,264 92

## From all other sources, viz.:

Excess interest to depositors refunded.....	\$2 36	
Redemption of judgments against State of New York	6,409 51	
		\$6,411 87
		<u>\$2,092,286 73</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,042,942 67	
For loans on bonds and mortgages.....	340,686 41	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$332,598).....	310,862 16	
For interest (other than dividend payments to depositors)...	3,187 52	
For current expenses of the bank, viz.:		
For salaries .....	\$13,776 51	
For taxes: Banking house, \$402.40; surplus, \$2,418.30; on mortgages, \$322.13.....	3,187 83	
For expenses, except taxes, of banking house:		
Repairs .....	86 11	
For expenses of other real estate, viz.:		
Insurance .....	195 65	
Taxes .....	3,522 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,990 94	
		25,709 34
Other payments, viz.: Additional interest to depositors.....		11 71
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		368,886 92
		<u>\$2,092,286 73</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	13,300	
Number of accounts opened or reopened during the year....	1,889	
Number of accounts closed during the year.....	1,367	
Amount deposited during the year, not including dividends credited for that period.....	\$1,235,299 58	
Amount withdrawn during the year.....	1,042,942 67	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$102,312 31	
January 1, 1917.....	106,022 56	
		208,334 87
Average amount of each account January 1, 1917.....		424 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....		4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$270,075 70	
Total expenses of the bank for the year 1916.....	25,709 34	
Dividends paid to depositors for the year 1916.....	208,334 87	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....		<u>36,031 49</u>

## 103. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street; incorporated 1853]

THOMAS E. BALFE, President.  
 F. W. SENFF, Vice-President.  
 WM. O. MAILLER, Vice-President.

FREDERICK C. BALFE, Treasurer.  
 ISAAC C. CHAPMAN, Secretary.  
 HARRY F. SMITH, Asst. Treas.

## TRUSTEES

THOMAS F. BALFE,  
 ISAAC C. CHAPMAN,  
 WILLIAM O. MAILLER,  
 JOSEPH CHADWICK,

A. Y. WELLER,  
 GEORGE W. GREEN,  
 F. W. SENFF,  
 WILLIAM F. CASSEDY,  
 THOS. F. CHADWICK.

S. V. SCHOONMAKER,  
 FRED'K C. BALFE,  
 JOHN T. HOWELL,  
 HIRAM MERRITT,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$8,566,772 75

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$100,000 00	\$100,000 00	\$106,000 00	
State of Massachusetts.....	115,000 00	119,600 00	112,700 00	
Cities in other States.....	540,500 00	598,751 80	562,040 00	
Cities in this State.....	3,361,770 00	3,613,429 52	3,502,196 50	
Counties in this State.....	580,562 50	616,749 30	592,262 50	
Towns in this State.....	77,000 00	77,987 00	78,920 00	
School districts in this State	11,000 00	11,000 00	11,000 00	
Bonds of Land Bank of the State of New York.....	100,000 00	100,454 44	100,000 00	
	<u>\$4,885,832 50</u>	<u>\$5,227,972 66</u>	<u>\$5,065,119 00</u>	5,065,119 00
Banking house and lot, book value, \$20,000; cost, \$115,527.16; actual cash value .....				20,000 00
Cash on deposit in banks or trust companies.....				894,401 14
Cash on hand .....				39,737 89
Total of collectible interest.....				175,136 22
				<u>\$14,761,167 00</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$12,463,760 24
Dividends credited or to be credited for the six months ending with December 31, 1916.....	241,328 00
	<u>\$12,705,088 84</u>
Surplus on market value.....	2,056,078 16
	<u>\$14,761,167 00</u>
Surplus on par value, \$1,876,791.66.	

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$896,952 95
From depositors, not including dividends credited.....	1,785,561 63
From interest on loans, deposits and investments.....	650,198 14
From rents from banking house.....	1,803 96
From mortgages .....	458,150 00
From redemption of stocks and bonds.....	549,838 01
	<u>\$4,342,504 69</u>

## PAYMENTS

To depositors including dividends paid to them.....	\$1,971,201 18
For loans on bonds and mortgages.....	758,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$617,062.50).....	626,467 94
For interest (other than dividend payments to depositors) ..	1,855 87
For current expenses of the bank, viz.:	
For salaries .....	\$24,627 50
For taxes: Banking house, \$1,058.41; surplus, \$18,-209.17 .....	19,267 53
For expenses, except taxes, of banking house:	
Repairs .....	507 78
Insurance .....	162 00
Other .....	478 10
For other expenses, not including expenses of other real estate nor other expenses of banking house....	5,187 73
	<hr/>
	50,240 67
Other payments, viz.: Loss on sale of real estate by foreclosure .....	400 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	934,139 93
	<hr/>
	<hr/>
	\$4,342,504 69

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	18,722
Number of accounts opened or reopened during the year.....	1,575
Number of accounts closed during the year.....	1,510
Amount deposited during the year, not including dividends credited for that period.....	\$1,785,561 63
Amount withdrawn during the year.....	1,971,201 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$289,000 00
January 1, 1917.....	241,328 60
	<hr/>
	480,328 60
Average amount of each account January 1, 1917.....	678 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$636,922 10
Total expenses of the bank for the year 1916.....	50,240 67
Dividends paid to depositors for the year 1916.....	480,328 60
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	106,352 83



104. WALDEN SAVINGS BANK, WALDEN

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President. ELIAS MULFORD, Vice-President.  
THERON L. MILLSPAUGH, Vice-Pres. CHARLES W. SADLER, Treasurer.

TRUSTEES

T. L. MILLSPAUGH, ELIAS MULFORD, HARVEY N. SMITH,  
HIRAM B. WOOSTER, EDWARD WHITEHEAD, SAMUEL ANDREWS,  
ALBERT S. EMBLER, CHARLES W. SADLER, JOHN SIMPSON,  
SIMON VERNOOY, R. A. DEMAREST, JOHN AHRENS,  
C. FRED FOWLER.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$713,004 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts.....	\$5,000 00	\$5,637 50	\$4,800 00	
Cities in other States.....	40,000 00	42,606 48	43,200 00	
Cities in this State.....	77,000 00	79,031 10	76,280 00	
Counties in this State.....	10,000 00	10,697 65	9,950 00	
Towns in this State.....	48,000 00	49,409 41	48,270 00	
Villages in this State.....	86,000 00	88,004 05	85,845 00	
School districts in this State	23,900 00	24,847 06	24,489 00	
Railroad mortgage bonds....	80,000 00	77,600 00	68,500 00	
	<u>\$369,900 00</u>	<u>\$377,833 85</u>	<u>\$361,334 00</u>	361,334 00

Banking house and lot, book value, \$19,000; cost, \$19,262.54;  
actual cash value ..... 19,000 00  
Cash on deposit in banks or trust companies..... 59,941 35  
Cash on hand ..... 15,072 34  
Total of collectible interest..... 20,019 36  
Amount of all other assets, viz.: Land contract..... 1,450 00  
\$1,189,821 05

LIABILITIES

Amount due depositors, viz.:  
Principal ..... \$1,062,206 07  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 19,592 16  
Surplus on market value..... 108,023 82  
\$1,189,821 05

Surplus on par value, \$116,589.82.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$64,320 82  
From depositors, not including dividends credited..... 280,518 32  
From interest on loans, deposits and investments..... 49,796 86  
From mortgages ..... 42,100 00  
From redemption of stocks and bonds..... 17,800 00  
From all other sources, viz.: Land contract..... 50 00  
\$454,586 00

PAYMENTS

To depositors, including dividends paid to them..... \$242,208 79  
For loans on bonds and mortgages..... 119,800 00

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$12,500) .....	\$11,675 00
For interest (other than dividend payments to depositors) ..	31 11
For current expenses of the bank, viz.:	
For salaries .....	\$3,840 00
For taxes: Banking house, \$214.86; surplus, \$944.26; on mortgages, \$104.50 .....	1,263 62
For expenses, except taxes, of banking house:	
Repairs .....	60 00
Other .....	297 78
For other expenses, not including expenses of other real estate nor other expenses of banking house....	396 01
	<hr/>
	5,857 41
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	75,013 69
	<hr/>
	\$454,586 00
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## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,326
Number of accounts opened or reopened during the year....	469
Number of accounts closed during the year.....	374
Amount deposited during the year, not including dividends credited for that period.....	\$280,518 32
Amount withdrawn during the year.....	242,208 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$19,290 20
January 1, 1917.....	19,592 16
	<hr/>
	38,882 36
Average amount of each account January 1, 1917.....	325 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3 and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$51,664 73
Total expenses of the bank for the year 1916.....	5,857 41
Dividends paid to depositors for the year 1916.....	38,882 36
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	6,924 96
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## 105. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President.

WILBUR C. LAZEAR, Vice-President.

THOMAS WELLING, Vice-President.

JOSEPH E. V. MILLER, Treasurer.

## TRUSTEES

JOHN SAYER,  
JOS. E. V. MILLER,  
THOMAS WELLING,  
WILBUR C. LAZEAR,BENJ. F. VAIL,  
HENRY PELTON,  
JOHN W. SANFORD,  
JOEL H. CRISSEY,  
MORRIS RUTHERFURD.CLIFFORD S. BEATTIE,  
JOHN B. BRADNER,  
FRED C. CARY,  
W. B. VAN DEVORT,

## FINANCIAL

## RESOURCES

Bonds and mortgages..... \$637,173 70

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$12,000 00	\$12,227 50	\$12,050 00
Cities in this State.....	111,000 00	129,661 36	115,000 00
Counties in this State.....	20,000 00	22,500 00	20,200 00
Towns in this State.....	34,000 00	35,329 00	34,650 00
Villages in this State.....	129,150 00	123,319 00	129,536 90
School districts in this State	58,000 00	58,995 18	60,545 00
Railroad mortgage bonds....	272,000 00	268,490 60	248,900 00
	<u>\$636,150 00</u>	<u>\$661,522 73</u>	<u>\$621,061 90</u>
			<u><u>\$621,061 90</u></u>

Other real estate, book value, \$5,225.67; cost, \$5,225.67;  
actual cash value.....

5,225 67

Cash on deposit in banks or trust companies.....

130,525 27

Cash on hand.....

372 29

Total of collectible interest.....

16,754 35

\$1,411,113 18

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$1,292,313 62

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 23,870 79\$1,316,184 41

Surplus on market value.....

94,928 77

\$1,411,113 18

Surplus on par value, \$110,016.87.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$116,960 27
From depositors, not including dividends credited.....	223,061 77
From interest on loans, deposits and investments.....	62,473 41
From rents from other real estate.....	115 25
From mortgages.....	52,516 10
From redemption of stocks and bonds.....	22,700 00
From stocks and bonds sold (total par value, \$20,000).....	18,650 00
From all other sources, viz.:	
Insurance and taxes advanced, refunded.....	\$720 80
Expenses on loans .....	18 52
	<u>739 32</u>
	<u><u>\$497,216 12</u></u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$280,057 79
For loans on bonds and mortgages.....	56,374 80
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$22,500).....	21,172 20
For interest (other than dividend payments to depositors)...	523 00
For current expenses of the bank, viz.:	
For salaries .....	\$4,840 00
For taxes: Surplus.....	760 47
For rent of banking rooms.....	300 00
For expenses of other real estate, viz.:	
Repairs .....	657 28
Insurance .....	5 00
Taxes .....	164 82
Other .....	140 52
For other expenses, not including expenses of other real estate nor other expenses of banking house....	583 36
	<hr/>
	7,451 45
Other payments, viz.:	
Insurance and taxes advanced.....	\$720 80
Expenses on loans.....	18 62
	<hr/>
	730 32
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	130,897 56
	<hr/>
	<u>\$497,216 12</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,581
Number of accounts opened or reopened during the year.....	315
Number of accounts closed during the year.....	339
Amount deposited during the year, not including dividends credited for that period.....	\$223,061 77
Amount withdrawn during the year.....	280,057 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$23,919 10
January 1, 1917.....	23,870 79
	<hr/>
	47,789 89
Average amount of each account January 1, 1917.....	367 55
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate . . . . .	3
Total amount of such accounts.....	\$9,394 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3 and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$61,733 30
Total expenses of the bank for the year 1916.....	7,451 45
Dividends paid to depositors for the year 1916.....	47,789 89
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	6,492 05

OSWEGO COUNTY

106. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President. HARRY L. STOUT, Treasurer.  
GEO. G. CHAUNCEY, Vice-President. GEORGE E. TRUE, Secretary.  
WATSON A. BUTTS, Vice-President.

TRUSTEES

GILES S. PIPER, ARTHUR G. GILBERT, HERBERT J. WILSON,  
WILLIAM J. LOVEJOY, HARRY L. STOUT, GEORGE G. CHAUNCEY,  
GEORGE P. WELLS, WATSON A. BUTTS, ALBERT I. MORTON,  
H. PUTNAM ALLEN, ELMER E. MORRILL, FRANK W. LASHER,  
CAMERON C. BENEDICT, GEORGE E. TRUE, JOHN R. SULLIVAN,  
EDWIN F. PALMER, WILLIS P. MORIN.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$1,581,317 71  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$26,062 60	\$27,500 00	
Cities in other States.....	8,500 00	8,678 50	8,500 00	
Cities in this State.....	245,000 24	251,933 20	246,965 24	
Counties in this State.....	10,000 00	10,323 00	10,300 00	
Towns in this State.....	19,000 00	19,058 04	19,780 00	
Villages in this State.....	178,700 00	182,225 38	182,879 00	
School districts in this State	30,000 00	30,859 68	30,200 00	
Railroad mortgage bonds....	263,000 00	281,422 00	263,475 00	
	<u>\$779,200 24</u>	<u>\$810,562 40</u>	<u>\$789,599 24</u>	789,599 24
Banking house and lot, book value, \$28,562.50; cost, \$30,647; actual cash value.....				28,562 50
Cash on deposit in banks or trust companies.....				295,969 66
Cash on hand.....				21,806 67
Total of collectible interest.....				48,003 94
Amount of all other assets, viz.:				
Furniture and fixtures.....			\$2,000 00	
Land contracts .....			1,150 00	
Taxes advanced .....			301 28	
			<u>3,451 28</u>	
				<u>\$2,768,711 00</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$2,541,938 74
Dividends credited or to be credited for the six months ending with December 31, 1916.....	47,778 65
	<u>\$2,569,717 39</u>
Other liabilities, viz.: Deposits for security of abstracts loaned .....	30 00
Surplus on market value.....	198,963 61
	<u>\$2,768,711 00</u>
Surplus on par value, \$188,564.61.	

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$236,075 20
From depositors, not including dividends credited.....	809,622 45
From interest on loans, deposits and investments.....	118,191 69
From rents from banking house.....	400 00
From mortgages.....	91,736 00
From redemption of stocks and bonds.....	8,300 00
From stocks and bonds sold (total par value, \$45,000).....	45,139 35
From all other sources, viz.:	
Taxes and insurance advanced — refunded.....	\$812 14
Small banks lost and paid for.....	6 00
Exchange .....	2 30
Land contract .....	150 00
Cash errors and corrections.....	77 11
Deposits as security for abstracts loaned.....	170 00
	<u>1,217 55</u>
	<u>\$1,310,682 24</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$722,756 79
For loans on bonds and mortgages.....	94,767 62
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$161,500).....	162,932 77
For interest (other than dividend payments to depositors)...	760 17
For current expenses of the bank, viz.:	
For salaries .....	\$5,790 00
For taxes: Banking house, \$639.52; surplus, \$1,688.57.	2,328 09
For expenses, except taxes, of banking house:	
Repairs .....	62 45
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,879 93
	<u>11,060 47</u>
Other payments, viz.:	
Taxes and insurance advanced on mortgaged property .....	\$448 09
Deposits as security for abstracts loaned.....	180 00
	<u>628 09</u>

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	317,776 33
	<u>\$1,310,682 24</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,076
Number of accounts opened or reopened during the year....	879
Number of accounts closed during the year.....	813
Amount deposited during the year, not including dividends credited for that period.....	\$809,622 45
Amount withdrawn during the year.....	722,756 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$46,234 67
January 1, 1917.....	47,611 92
Credited at other periods.....	464 27
	<u>94,310 86</u>
Average amount of each account January 1, 1917.....	422 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$121,392 00
Total expenses of the bank for the year 1916.....	14,590 47
Dividends paid to depositors for the year 1916.....	94,310 86
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>12,490 67</u>

**107. OSWEGO CITY SAVINGS BANK, OSWEGO**

[214 West First street; Incorporated 1859]

ELLIOTT B. MOTT, President.  
 THOMAS F. GLEASON, Vice-President.  
 JAMES B. FARWELL, Vice-President.

CHARLES S. WRIGHT, Secretary.  
 WM. P. BURR, Treasurer.

**TRUSTEES**

NIEL GRAY, Jr.,  
 BENJAMIN DENTON,  
 JAMES B. FARWELL,  
 FRANK P. FARRELL,  
 CHARLES H. BOND,

JAMES K. STOCKWELL,  
 EDGAR D. JOHNSON,  
 THOMAS F. GLEASON,  
 ELISHA B. POWELL,  
 ELLIOTT B. MOTT,

ARTHUR C. HALL,  
 JOHN D. HIGGINS,  
 FRANK E. SAYER,  
 THOMSON KINGSFORD,  
 DAVID D. LONG

**FINANCIAL  
 RESOURCES**

Bonds and mortgages ..... \$2,400,938 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York .....	\$7,000 00	\$7,498 75	\$8,120 00
State of California .....	10,000 00	9,729 00	10,100 00
State of Louisiana .....	15,000 00	15,443 50	16,500 00
State of Oklahoma .....	10,000 00	10,200 00	10,300 00
Cities in other States.....	95,000 00	99,570 52	101,480 00
Cities in this State.....	370,985 48	400,590 09	385,646 98
Towns in this State;.....	120,933 28	123,972 00	122,591 95
Villages in this State.....	387,350 00	401,989 88	305,143 25
School districts in this State	129,000 00	133,337 92	143,675 00
Railroad mortgage bonds....	296,000 00	316,776 65	255,750 00
	<u>\$1,441,268 76</u>	<u>\$1,519,108 40</u>	<u>\$1,439,307 18</u>
			1,439,307 18

Banking house and lot, book value, \$35,000; cost, \$70,593.96;

actual cash value..... 35,000 00

Cash on deposit in banks or trust companies..... 195,002 91

Cash on hand..... 81,192 54

Total of collectible interest..... 64,358 95

\$4,215,799 58

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$3,859,492 39

Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 74,489 27

\$3,933,981 66

Surplus on market value..... 281,817 92

\$4,215,799 58

Surplus on par value, \$283,779.50.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1,  
 1916, before transactions of the day..... \$218,436 91

From depositors, not including dividends credited..... 1,038,280 18

From interest on loans, deposits and investments..... 191,955 27

From rents from banking house..... 1,333 82

From mortgages..... 225,005 00

From redemption of stocks and bonds..... 73,656 50

From stocks and bonds sold (total par value, \$16,000)..... 16,710 90

From all other sources, viz.:

Exchange ..... \$34 35

Redemption of judgment against State of New York. 16,976 28

17,012 63

\$1,782,391 30

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,109,914 65	
For loans on bonds and mortgages.....	374,985 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,897.40).....	3,897 40	
For current expenses of the bank, viz.:		
For salaries .....	\$8,220 00	
For taxes: Banking house, \$994.65; surplus, \$2,188.05; on mortgages, \$82.....	3,294 70	
For expenses, except taxes, of banking house:		
Repairs .....	3,865 64	
Insurance .....	361 62	
Other .....	503 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,383 67	
		17,398 80
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	276,195 45	
		<u>\$1,782,391 30</u>

## STATISTICAL INFORMATION

Number of open accounts, January 1, 1917.....	8,069	
Number of accounts opened or reopened during the year.....	1,415	
Number of accounts closed during the year.....	1,236	
Amount deposited during the year, not including dividends credited for that period.....	\$1,037,638 06	
Amount withdrawn during the year.....	1,109,272 53	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916 .....	\$74,012 90	
January 1, 1917.....	74,489 27	
Credited at other periods.....	1,062 77	
		149,564 97
Average amount of each account January 1, 1917.....	478 31	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$193,286 73	
Total expenses of the bank for the year 1916.....	17,398 80	
Dividends paid to depositors for the year 1916.....	149,564 97	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	26,322 96	



108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.  
CHAS A. TANNER, Vice-President.

HUBERT J. PEEBLES, Vice-President.  
JAMES DUNLAP, Treasurer.

TRUSTEES

LAURENCE CLANCY,  
W. B. COUCH,  
R. ARTHUR DOWNEY,  
PETER HILBERT,  
NORMAN L. BATES,

J. FRANK MARSDEN.  
THOMAS H. BENNETT,  
FRED'K B. SHEPHERD,  
O. S. OSTERHOUT,  
HUBERT J. PEEBLES,

CHARLES A. TANNER,  
FRED A. GAGE.  
A. RAYBORG HUNT,  
ALBERT F. MCCARTHY,  
ALANSON S. PAGE.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,504,628 86  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$209,000 00	\$220,449 41	\$219,630 00	
Cities in this State.....	260,416 89	266,540 90	265,891 89	
Counties in this State.....	39,579 75	43,955 34	40,879 75	
Towns in this State.....	82,786 64	83,931 21	84,559 44	
Villages in this State.....	127,100 00	131,735 17	130,071 00	
School districts in this State	106,200 00	109,783 12	109,161 00	
Railroad mortgage bonds....	475,500 00	562,430 75	467,520 00	
	<u>\$1,300,583 28</u>	<u>\$1,418,825 90</u>	<u>\$1,317,713 09</u>	1,317,713 08

Banking house and lot, book value, \$20,000; cost, \$20,000; actual cash value.....	20,000 00
Cash on deposit in banks or trust companies.....	324,847 87
Cash on hand.....	14,888 51
Total of collectible interest.....	62,823 13
Amount of all other assets, viz.:	
Land contract .....	\$2,010 00
Taxes advanced .....	583 01
	<u>2,623 01</u>
	<u>\$4,247,524 46</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$3,835,196 58
Dividends credited or to be credited for the six months ending with December 31, 1916.....	74,470 70
	<u>\$3,909,667 29</u>
Surplus on market value.....	337,857 13
	<u>\$4,247,524 46</u>
Surplus on par value, \$320,727.38.	

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$279,766 34
From depositors, not including dividends credited.....	903,572 71
From interest on loans, deposits and investments.....	193,619 37
From rents from banking house.....	1,542 04
From mortgages.....	128,206 50
From redemption of stocks and bonds.....	92,948 16
From stocks and bonds sold (total par value, \$117,000).....	116,675 14
From real estate sold.....	6,500 00

## From all other sources, viz.:

Land contracts.....	\$5,475 00	
Redemption of judgments against State of New York	10,561 84	
Appraisal fees .....	32 00	
Taxes and insurance premiums, refunded.....	229 63	
		\$16,298 47
		<u>\$1,739,128 73</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,015,428 54	
For loans on bonds and mortgages.....	316,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000) .....	46,968 75	
For interest (other than dividend payments to depositors) ...	42 50	
For current expenses of the bank, viz.:		
For salaries .....	\$6,925 00	
For taxes: Banking house, \$773.40; surplus, \$2,655.36; on mortgages, \$71.....	3,499 76	
For expenses, except taxes, of banking house:		
Repairs .....	35 83	
Insurance .....	112 50	
Other .....	545 00	
For expenses of other real estate, viz.:		
Repairs .....	16 80	
Insurance .....	198 95	
Taxes .....	581 50	
Other .....	65 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,798 96	
		13,779 88
Other payments, viz.:		
Land contracts .....	\$6,000 00	
Taxes on mortgaged property.....	757 81	
Teller's cash .....	14 87	
		6,772 68
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	339,736 38	
		<u>\$1,739,128 73</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,556	
Number of accounts opened or reopened during the year.....	934	
Number of accounts closed during the year.....	884	
Amount deposited during the year, not including dividends credited for that period.....	\$903,572 71	
Amount withdrawn during the year.....	1,015,428 54	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$73,832 04	
January 1, 1917.....	74,470 70	
Paid but not credited.....	1,240 94	
		149,543 68
Average amount of each account January 1, 1917.....	596 35	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$191,974 69	
Total expenses of the bank for the year 1916.....	13,779 88	
Dividends paid to depositors for the year 1916.....	149,543 68	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	28,651 13	

PUTNAM COUNTY

109. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President. DAVID P. VAIL, Vice-President.  
S. PIERRE FIELDS, Vice-President. GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES. WILLIAM E. SMITH. GEO. H. REYNOLDS.  
FREDERIC S. BARNUM, EMERSON W. ADDIS. DANIEL M. BARNES.  
DAVID P. VAIL, FRANK H. PADDOCK, FRRD. A. PURDY,  
L. STARR BARNUM, S. PIERRE FIELDS, BENJAMIN O. NICHOLS,  
ALEX. F. LOBDELL, OSCAR BAILEY, JOHN R. YALE,  
WM. A. FERRIS.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$728,950 00  
Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States.....	\$17,000 00	\$17,365 70	\$17,000 00	
Cities in this State.....	183,987 17	195,719 32	188,522 20	
Counties in this State.....	18,000 00	18,072 88	18,259 20	
Towns in this State.....	22,000 00	23,240 97	23,065 00	
Villages in this State.....	220,583 19	227,755 68	230,424 78	
School districts in this State	68,150 00	71,195 26	71,496 08	
Railroad mortgage bonds....	20,000 00	18,600 00	15,250 00	
	\$549,720 36	\$571,949 81	\$563,567 33	563,567 33
Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value.....				20,000 00
Other real estate, book value, \$11,266.36; cost, \$11,266.36; actual cash value.....				11,266 36
Cash on deposit in banks or trust companies.....				102,457 60
Cash on hand.....				8,326 84
Total of collectible interest.....				17,823 75
Amount of all other assets, viz.: Rents accrued.....				109 63
				\$1,452,501 51

LIABILITIES

Amount due depositors, viz :	
Principal .....	\$1,340,078 29
Dividends credited or to be credited for the six months ending with December 31, 1916.....	25,195 38
	\$1,365,273 72
Surplus on market value.....	87,227 79
	\$1,452,501 51

Surplus on par value, \$73,380.82.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$30,690 55
From depositors, not including dividends credited.....	273,344 99
From interest on loans, deposits and investments.....	61,741 50
From rents from banking house.....	478 00

From rents from other real estate.....	\$649 28
From mortgages.....	42,210 19
From redemption of stocks and bonds.....	31,115 00
	<hr/>
	\$500,229 51
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$200,251 64
For loans on bonds and mortgages.....	154,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000).....	20,600 00
For interest (other than dividend payments to depositors)...	370 69
For current expenses of the bank, viz.:	
For salaries .....	\$3,118 00
For taxes: Banking house, \$291.98; surplus, \$634.23; on mortgages, \$45 .....	971 21
For expenses, except taxes, of banking house:	
Repairs .....	2 65
Other .....	269 68
For expenses of other real estate, viz.:	
Repairs .....	700 17
Insurance .....	106 44
Taxes .....	211 56
Other .....	21 49
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,119 83
	<hr/>
	6,521 03
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,951 71
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	110,784 44
	<hr/>
	\$500,229 51
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,938
Number of accounts opened or reopened during the year.....	560
Number of accounts closed during the year.....	458
Amount deposited during the year, not including dividends credited for that period.....	\$273,344 99
Amount withdrawn during the year.....	200,251 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$24,119 97
January 1, 1917.....	25,195 33
	<hr/>
	49,315 30
Average amount of each account January 1, 1917.....	456 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$63,334 91
Total expenses of the bank for the year 1916.....	6,521 03
Dividends paid to depositors for the year 1916.....	49,315 30
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	7,498 58
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## QUEENS COUNTY

### 110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WEITLING, Vice-President.      EDWIN P. ROE, Vice-President  
ALFRED H. SCHLESINGER, Vice-Pres.      GEORGE W. GILLETTE, Secretary.

#### TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING,	EDWIN P. ROE,	GEORGE DUER,
A. H. SCHLESINGER,	WILLIAM F. BUHL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

#### FINANCIAL RESOURCES

Bonds and mortgages..... \$922,880 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$10,000 00	\$9,400 00	\$10,200 00	
Cities in other States.....	129,350 00	135,211 08	132,943 50	
Cities in this State.....	142,000 00	146,700 62	139,580 00	
Counties in this State.....	10,000 00	10,855 70	11,900 00	
Villages in this State.....	38,731 24	39,550 27	39,732 49	
School districts in this State	56,300 00	59,445 57	59,559 00	
Railroad mortgage bonds....	391,000 00	403,611 05	354,750 00	
	<u>\$777,381 24</u>	<u>\$804,774 29</u>	<u>\$748,664 99</u>	748,664 99
Banking house and lot, book value, \$10,624.80; cost, \$19,624.80; actual cash value.....				19,624 80
Other real estate book value, \$11,636.66; cost, \$11,636.66; actual cash value.....				11,636 66
Cash on deposit in banks or trust companies.....				108,124 07
Cash on hand.....				11,777 26
Total of collectible interest.....				29,197 25
				<u><u>\$1,851,905 03</u></u>

#### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$1,670,574 78	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	31,213 98	
	<u>\$1,701,788 76</u>	
Surplus on market value.....		150,116 27
		<u><u>\$1,851,905 03</u></u>

Surplus on par value, \$178,832.52.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$109,912 59
From depositors, not including dividends credited.....	413,979 86
From interest on loans, deposits and investments.....	81,330 04
From mortgages.....	48,780 00
From redemption of stocks and bonds.....	1,600 00
From stocks and bonds sold (total par value, \$39,000).....	42,100 00
From real estate sold.....	38,249 56

From all other sources, viz.:

Land contracts .....	\$729 62	
Telephone, notary, advertising, excess interest.....	7 59	
Mortgage satisfaction .....	11 25	
To hold against taxes.....	200 00	
Teller's cash over .....	11 00	
Revenue stamps, tax search, release and protest fees	32 20	
Profit on bonds sold.....	36 55	
Fire insurance premiums, refund.....	10 00	
		\$1,038 21
		<u>\$736,990 26</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$296,710 98
For loans on bonds and mortgages.....		185,700 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$89,131.24).....		98,404 30
For interest (other than dividend payments to depositors)...		966 70
For current expenses of the bank, viz.:		
For salaries .....	\$6,238 00	
For taxes: Banking house, \$86.66; surplus, \$1,185.76; on mortgages, \$118.50.....	1,390 92	
For rent of banking rooms.....	540 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	606 53	
		8,775 45
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		11,636 66
Other payments, viz.:		
Telephone, notary, advertising, revenue stamps.....	\$6 70	
Mortgage satisfaction .....	11 25	
Held against taxes returned.....	200 00	
Payment account, new bank building.....	14,624 80	
Excess interest returned.....	1 09	
Fire insurance premium.....	10 00	
Teller's cash, protest fees and releases.....	41 00	
		14,894 84
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		119,901 33
		<u>\$736,990 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,623
Number of accounts opened or reopened during the year.....	490
Number of accounts closed during the year.....	280
Amount deposited during the year, not including dividends credited for that period.....	\$413,979 86
Amount withdrawn during the year.....	296,710 98
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$29,432 34
January 1, 1917.....	31,213 98
	60,646 32
Average amount of each account January 1, 1917.....	469 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$80,062 84
Total expenses of the bank for the year 1916.....	8,785 45
Dividends paid to depositors for the year 1916.....	60,646 32
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	10,631 07

## 111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM A. WARNOCK, President.  
WM. W. GILLEN, Vice-President.  
STEPHEN RYDER, Vice-President.

J. TYLER WATTS, Treasurer.  
MARTIN S. RAPELYE, Secretary.

## TRUSTEES

WILLIAM A. WARNOCK,	LEANDER B. FABER,	EDGAR DUBS SHIMER,
WILLIAM W. GILLEN,	GEORGE K. MEYNEN,	CHARLES E. TWOMBLY,
STEPHEN RYDER,	WILLETT C. DURAND,	A. JAMES VAN SICLEN,
J. TYLER WATTS,	WILLIAM L. WOOD,	STARR BRINCKERHOFF,
MARTIN S. RAPELYE,	ROBERT W. HIGBIE,	CLIFFORD M. TAPPEN.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3,313,265 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
District of Columbia.....	\$10,000 00	\$10,369 88	\$10,400 00	
Cities in other States.....	643,500 00	683,377 77	662,820 00	
Cities in this State.....	1,123,264 10	1,187,762 63	1,136,190 69	
Counties in this State.....	75,000 00	78,001 00	78,350 00	
Towns in this State.....	20,000 00	20,000 00	20,200 00	
Villages in this State.....	83,000 00	87,319 20	83,940 00	
School districts in this State	48,500 00	49,778 40	48,500 00	
Railroad mortgage bonds....	190,000 00	181,106 25	166,850 00	
	<u>\$2,193,264 10</u>	<u>\$2,297,714 63</u>	<u>\$2,207,250 69</u>	2,207,250 69
Banking house and lot, book value, \$60,000; cost, \$71,899.81; actual cash value.....				65,000 00
Other real estate, book value, \$158,461.64; cost, \$163,847.73; actual cash value.....				160,650 00
Cash on deposit in banks or trust companies.....				744,805 21
Cash on hand.....				42,433 71
Total of collectible interest.....				59,892 91
Amount of all other assets, viz.:				
Rents due and accrued .....			\$193 50	
Insurance paid for mortgagors.....			63 00	
			<u>257 10</u>	
				<u>\$6,593,554 62</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$5,989,514 99	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	108,485 17	
	<u>\$6,098,000 16</u>	
Surplus on market value.....		495,554 46
		<u>\$6,593,554 62</u>

Surplus on par value, \$481,567.87.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$585,713 07
From depositors, not including dividends credited.....	1,789,297 60
From interest on loans, deposits and investments.....	272,328 79
From rents from banking house.....	4,914 00
From rents from other real estate.....	12,965 50
From mortgages.....	134,675 00
From redemption of stocks and bonds.....	18,000 00

From all other sources, viz.:

Sale of old furniture.....	\$6 00	
Insurance paid for mortgagor.....	14 00	
Rebate on real estate transaction.....	5 24	
		<u>\$25 24</u>
		<u>\$2,817,919 20</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,339,016 35	
For loans on bonds and mortgages.....	326,850 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$315,000).....	324,497 24	
For interest (other than dividend payments to depositors)...	3,125 56	
For current expenses of the bank, viz.:		
For salaries .....	\$16,243 35	
For taxes: Banking houses, \$1,312.80; surplus, \$4,212.92 .....	5,525 72	
For expenses, except taxes, of banking house:		
Repairs .....	783 95	
Insurance .....	26 70	
Other .....	4,277 93	
For expenses of other real estate, viz.:		
Repairs .....	2,404 34	
Insurance .....	303 97	
Taxes .....	3,120 48	
Other .....	4,378 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,842 74	
		<u>32,907 25</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,246 28	
Other payments, viz: Insurance advanced.....	37 60	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	787,238 92	
		<u>\$2,817,919 20</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	12,140	
Number of accounts opened or reopened during the year.....	2,268	
Number of accounts closed during the year.....	1,210	
Amount deposited during the year, not including dividends credited for that period.....	\$1,789,297 60	
Amount withdrawn during the year.....	1,339,016 35	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$102,322 71	
January 1, 1917.....	108,485 17	
		<u>210,807 88</u>
Average amount of each account January 1, 1917.....	502 30	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$288,123 88	
Total expenses of the bank for the year 1916.....	32,907 25	
Dividends paid to depositors for the year 1916.....	210,807 88	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	44,408 75	



112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.  
DANIEL S. JONES, Vice-President.  
BENJAMIN MOORE, Vice-President.

JARVIS S. HICKS, Secretary.  
ARTHUR WOODBURY, Asst. Secy.  
C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT,  
D. S. JONES,  
A. T. PAYNE,  
J. HARVEY SMEDLEY,  
H. F. JONES,

D. G. MORRISON,  
L. P. DEXTER,  
W. H. SIEBRECHT,  
JOHN HARVEY,

BENJAMIN MOORE,  
H. K. LINES,  
JARVIS S. HICKS,  
C. CURTIS WOODRUFF.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$5,438,135 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York .....	\$45,000 00	\$45,761 13	\$47,700 00
State of Louisiana .....	40,000 00	42,479 12	42,400 00
State of Oklahoma .....	25,000 00	25,387 50	25,750 00
Cities in other States.....	837,500 00	867,497 39	881,310 00
Cities in this State.....	1,251,742 50	1,275,804 72	1,278,766 50
Counties in this State.....	438,445 00	454,206 67	450,402 23
Towns in this State.....	83,500 00	84,982 51	86,380 00
Villages in this State.....	672,339 22	688,983 38	690,997 61
School districts in this State	239,100 00	245,218 27	245,905 00
Railroad mortgage bonds....	265,000 00	282,388 01	234,900 00
	<u>\$3,897,626 82</u>	<u>\$4,012,708 70</u>	<u>\$3,984,511 34</u>
			3,984,511 34
Other real estate, book value, \$48,871.51; cost, \$48,871.51;			
actual cash value.....			48,871 51
Cash on deposit in banks or trust companies.....			785,744 17
Cash on hand.....			5,916 59
Total of collectible interest.....			81,426 11
			<u>\$10,344,604 72</u>

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$9,187,894 53
Dividends credited or to be credited for the six months ending with December 31, 1916.....	165,121 00
	<u>\$9,353,015 62</u>
Surplus on market value.....	991,589 10
	<u>\$10,344,604 72</u>

Surplus on par value, \$904,704.58.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$874,214 17
From depositors, not including dividends credited.....	3,525,225 97
From interest on loans, deposits and investments.....	467,090 20
From rents from banking house.....	85 00
From rents from other real estate.....	2,327 00
From mortgages.....	269,140 00
From redemption of stocks and bonds.....	90,555 00
From stocks and bonds sold (total par value, \$20,000).....	20,933 62
From real estate sold.....	21,500 00

From all other sources, viz.:

Advanced insurance premium repaid.....	\$90 00	
Redemption judgments against State of New York.	4,961 83	
		\$5,051 83
		<u>\$5,276,122 79</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,434,257 34
For loans on bonds and mortgages.....		1,314,525 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$617,304.32).....		642,070 82
For interest (other than dividend payments to depositors)...		4,055 08
For current expenses of the bank, viz.:		
For salaries .....	\$25,306 51	
For taxes: Banking house, \$288.40; surplus, \$7,988.61; on mortgages, \$5,812.....	14,089 01	
For rent of banking rooms.....	4,999 92	
For expenses of other real estate, viz.:		
Repairs .....	3,024 60	
Insurance .....	102 25	
Taxes .....	788 56	
Other .....	303 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,515 60	
		52,129 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		37,002 62
Other payments, viz.:		
Insurance premium advanced.....	\$90 00	
Payment on forged signature.....	331 68	
		421 68
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		791,660 76
		<u>\$5,276,122 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	24,637
Number of accounts opened or reopened during the year.....	5,367
Number of accounts closed during the year.....	3,027
Amount deposited during the year, not including dividends credited for that period.....	\$3,525,225 97
Amount withdrawn during the year.....	2,434,257 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$152,593 40
January 1, 1917.....	165,121 09
	317,714 49
Average amount of each account January 1, 1917.....	379 63
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$6,468 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$467,822 16
Total expenses of the bank for the year 1916.....	61,961 17
Dividends paid to depositors for the year 1916.....	317,714 49
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	88,146 50

## 113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1889]

WILLIAM T. JAMES, President.  
 FRANK A. COLLINS, Vice-President.  
 JOHN HEPBURN, Vice-President.

ABRAM C. HAGEMAN, Cashier.  
 HENRY L. BOGERT, Treasurer.

## TRUSTEES

HENRY L. BOGERT,  
 LEWIS B. FRANKLIN,  
 E. COVERT HULST,  
 ABRAM C. HAGEMAN,  
 EDGAR BOWNE,

JOHN HEPBURN,  
 WILLIAM T. JAMES,  
 FRANK A. COLLINS,  
 GEORGE E. LEWIS,  
 HARRISON S. MOORE,  
 JAMES H. QUINLAN,

D. H. VANDEWATER.  
 JAMES A. MACDONALD,  
 DAVID MASTER,  
 GEORGE O. HILDRETH,  
 GILBERT W. ROBERTS.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,617,325 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$116,000 00	\$123,653 00	\$119,280 00	
Cities in this State.....	295,000 00	317,897 59	296,320 00	
Towns in this State.....	83,000 00	86,876 29	85,570 00	
Villages in this State.....	195,000 00	207,205 29	204,419 50	
School districts in this State	454,250 00	475,093 64	482,055 00	
Railroad mortgage bonds....	320,000 00	362,279 00	300,600 00	
	<u>\$1,463,250 00</u>	<u>\$1,573,004 81</u>	<u>\$1,488,224 50</u>	1,488,224 50
Banking house and lot, book value, \$60,000; cost, \$63,765.88; actual cash value.....				60,000 00
Other real estate, book value, \$89,879.50; cost, \$89,879.50; actual cash value.....				89,879 50
Cash on deposit in banks or trust companies.....				380,417 96
Cash on hand.....				3,041 82
Total of collectible interest.....				34,550 53
				<u>\$4,673,439 31</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$4,241,171 28	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	77,100 71	\$4,318,271 97
Surplus on market value.....		355,167 34
		<u>\$4,673,439 31</u>
Surplus on par value, \$330,192.84.		

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$330,622 07
From depositors, not including dividends credited.....	1,373,852 91
From interest on loans, deposits and investments.....	213,984 74
From rents from other real estate.....	4,918 70
From mortgages.....	153,850 00
From redemption of stocks and bonds.....	8,550 00
From stocks and bonds sold (total par value, \$45,000).....	46,395 00
From real estate sold.....	23,509 57
From all other sources, viz.:	
Advanced taxes repaid.....	\$852 96
Advanced insurance repaid.....	70 00
	<u>923 96</u>
	<u>\$2,156,696 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$976,694 18
For loans on bonds and mortgages.....	355,075 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$383,000).....	405,094 63
For interest (other than dividend payments to depositors)...	3,799 17
For current expenses of the bank, viz.:	
For salaries .....	\$8,341 67
For taxes: Banking house, \$938.13; surplus, \$2,789.69.	3,727 82
For expenses, except taxes, of banking house:	
Repairs .....	15 98
Insurance .....	21 11
For expenses of other real estate, viz.:	
Repairs .....	1,383 88
Insurance .....	523 44
Taxes .....	2,148 98
Other .....	2,018 63
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,322 76
	<hr/>
	21,484 22
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,089 97
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	383,459 78
	<hr/>
	\$2,156,696 95
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,989
Number of accounts opened or reopened during the year.....	1,873
Number of accounts closed during the year.....	1,062
Amount deposited during the year, not including dividends credited for that period.....	\$1,373,852 91
Amount withdrawn during the year.....	976,694 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$72,341 79
January 1, 1917.....	77,100 71
	<hr/>
	149,442 50
Average amount of each account January 1, 1917.....	432 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$213,340 18
Total expenses of the bank for the year 1916.....	21,484 22
Dividends paid to depositors for the year 1916.....	149,442 50
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	42,413 46
	<hr/>

RENSSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32-38 Second street ; incorporated 1823]

WILLIAM H. SHIELDS, President. JAMES H. CALDWELL, Vice-President.  
THOMAS VAIL, Vice-President. J. E. ANTHONY, Treasurer.

TRUSTEES

EDWARD C. GALE, FRANK E. NORTON, JOHN PAINE,  
JAMES K. P. PINE, HENRY S. LUDLOW, FRANK B. TWINING,  
THOMAS VAIL, W. L. THOMPSON, HENRY WHEELER,  
JAMES H. CALDWELL, ELIAS P. MANN, PAUL COOK,  
HARVEY S. MCLEOD, ALBERT E. CLUETT, HOBART W. THOMPSON,  
WILLIAM H. SHIELDS, HERBERT S. IDE, WILLIAM B. FREAR,  
WILLIAM M. SANFORD,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,937,240 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States .....	\$50,000 00	\$69,203 12	\$55 500 00	
State of New York.....	204,000 00	214,970 00	226,640 00	
State of Tennessee .....	300,000 00	308,783 88	328,900 00	
Cities in other States.....	2,635,000 00	2,729,583 26	2,648,950 00	
Cities in this State.....	2,232,533 30	2,345,840 53	2,301,204 30	
Counties in this State.....	378,500 00	387,598 10	376,830 00	
Villages in this State.....	83,000 00	83,068 50	82,400 00	
School districts in this State	40,000 00	40,000 00	40,000 00	
Railroad mortgage bonds...	2,755,000 00	2,864,817 01	2,509,620 00	
	<u>\$8,678,033 30</u>	<u>\$9,044,464 40</u>	<u>\$8,570,044 30</u>	8,570,044 30
Banking house and lot, book value, \$120,000; cost, \$481,675; actual cash value.....				120,000 00
Cash on deposit in banks or trust companies.....				652,535 57
Cash on hand.....				54,018 32
Total of collectible interest.....				155,349 60
Amount of all other assets, viz.:				
Accrued rents .....			\$93 75	
Taxes and interest on mortgaged premises advanced.			207 48	
				<u>301 23</u>
				<u>\$12,489,489 52</u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$11,128,306 10
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917.....	95,425 22
Surplus on market value.....	1,265,758 20
	<u>\$12,489,489 52</u>

Surplus on par value, \$1,373,747.20.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$809,146 71
From depositors, not including dividends credited.....	1,699,493 46
From interest on loans, deposits and investments.....	504,148 56
From rents from banking house.....	4,741 67
From mortgages.....	338,709 50

From redemption of stocks and bonds.....	\$114,160 55
From stocks and bonds sold (total par value, \$275,000).....	283,450 00
From all other sources, viz.:	
Redemption of judgment against State of New York. ....	\$9,139 81
Refund on surety bond.....	7 81
	<hr/> 9,147 62
	<hr/> <hr/> \$3,762,998 07

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,990,779 97
For loans on bonds and mortgages.....	323,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,000).....	685,713 32
For interest (other than dividend payments to depositors)...	8,545 12
For current expenses of the bank, viz.:	
For salaries .....	\$17,012 33
For taxes: Banking house, \$10,933.28; surplus, \$10,396.24; on mortgages, \$1.50.....	21,331 02
For expenses, except taxes, of banking house:	
Repairs .....	701 53
Insurance .....	536 86
Other .....	2,117 67
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,909 54
	<hr/> 47,608 95
Other payments, viz.: Taxes advanced on mortgaged premises	196 82
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	706,553 89
	<hr/> <hr/> \$3,762,998 07

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1917.....	19,094
Number of accounts opened or reopened during the year.....	3,152
Number of accounts closed during the year.....	2,503
Amount deposited during the year, not including dividends credited for that period.....	\$1,699,493 46
Amount withdrawn during the year.....	1,990,779 97
Amount of dividends credited and paid for the year, viz.:	
April 3, 1916.....	\$188,971 78
October 3, 1916.....	188,896 83
	<hr/> 377,868 11
Average amount of each account January 1, 1917.....	582 81
Rate per cent. of dividends to depositors during the six months ending April 3, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending October 3, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$493,875 15
Total expenses of the bank for the year 1916.....	47,608 95
Dividends paid to depositors for the year 1916.....	378,334 50
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<hr/> 67,931 70

**RICHMOND COUNTY**

**115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON**

[1619 Richmond terrace; incorporated 1886]

J. F. SMITH, President. F. W. TOMPKINS, Treasurer.  
AZEL F. MERRELL, Vice-President. GEORGE H. TREDWELL, Secretary.  
BENEDICT PARKER, Vice-President.

**TRUSTEES**

JOHN F. SMITH, HENRY P. MORRISON, ALBERT K. BUHL,  
AZEL F. MERRELL, GEO. H. TREDWELL, SAMUEL W. FANCHER.  
BENEDICT PARKER, WM. J. DAVIDSON, MELVIN L. DECKER,  
GEORGE M. MATTHIUS, SAMUEL ECKSTEIN, CHAS. E. SIMONSEN.  
FRANK W. TOMPKINS, JOSEPH H. MALOY, HARRY M. THAYER.  
JOHN A. SNYDER,

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,047,574 75  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$35,000 00	\$36,862 50	\$39,600 00	
State of Louisiana.....	15,000 00	14,913 00	15,750 00	
Cities in other States.....	25,000 00	26,475 00	25,350 00	
Cities in this State.....	81,000 00	83,708 66	82,120 00	
Counties in this State.....	5,500 00	5,950 00	5,945 00	
Villages in this State.....	100,000 00	105,721 68	103,880 00	
School districts in this State	43,440 00	44,953 66	44,390 00	
Railroad mortgage bonds....	236,000 00	232,594 50	220,560 00	
	<u>\$540,940 00</u>	<u>\$551,179 00</u>	<u>\$537,595 00</u>	537,595 00
Banking house and lot, book value, \$15,000; cost, \$15,197.23; actual cash value.....				15,000 00
Other real estate, book value, \$3,138.94; cost, \$3,138.94; actual cash value.....				3,138 94
Cash on deposit in banks or trust companies.....				276,995 98
Cash on hand.....				37,195 65
Total of collectible interest.....				12,664 52
Amount of all other assets, viz.: Land contracts.....				9,692 91
				<u>\$1,939,797 65</u>

**LIABILITIES**

Amount due depositors, viz.:	
Principal .....	\$1,790,472 32
Dividends credited or to be credited for the six months ending with December 31, 1916.....	31,865 88
	<u>\$1,822,337 65</u>
Other liabilities, viz.: Due unknown depositors.....	197 00
Surplus on market value.....	117,263 00
	<u>\$1,939,797 65</u>
Surplus on par value, \$120,608.	

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$170,079 71
From depositors, not including dividends credited.....	851,225 55
From interest on loans, deposits and investments.....	86,209 25

From rents from banking house.....	\$468 00
From mortgages .....	55,150 00
From redemption of stocks and bonds.....	13,557 50
From real estate sold.....	6,000 00
From all other sources, viz.:	

Insurance premiums, taxes, etc., advanced — refunded	\$73 90
Land contracts .....	227 00
Amount due unknown depositors to cash account....	197 00
Mortgage tax refund.....	25 75

538 74

\$1,183,228 75

PAYMENTS

To depositors, including dividends paid to them.....	\$649,569 41
For loans on bonds and mortgages.....	105,874 75
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$89,000) .....	87,576 25
For interest (other than dividend payments to depositors)...	868 35
For current expenses of the bank, viz.:	

For salaries .....	\$6,821 00
For taxes: Banking house, \$159.06; surplus, \$1,139.24; on mortgages, \$627.....	1,925 30
For expenses, except taxes, of banking house:	
Repairs .....	82 57
Insurance .....	41 03
Other .....	48 40
For expenses of other real estate, viz.:	
Repairs .....	46 75
Insurance .....	90 60
Taxes .....	421 90
Other .....	719 47
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,902 01

12,099 03

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,233 94
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Other payments, viz.:

Foreclosure expenses .....	\$875 49
Purchase of plot for new building.....	8,000 00

8,875 49

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	314,191 53
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\$1,183,228 75

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,010
Number of accounts opened or reopened during the year.....	1,054
Number of accounts closed during the year.....	521
Amount deposited during the year, not including dividends credited for that period.....	\$851,225 55
Amount withdrawn during the year.....	649,569 41
Amount of dividends credited and paid for the year, viz.:	

July 1, 1916.....	\$29,457 18
January 1, 1917.....	31,865 33

61,322 51

Average amount of each account January 1, 1917.....	297 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$88,168 86
Total expenses of the bank for the year 1916.....	13,012 02
Dividends paid to depositors for the year 1916.....	61,322 51
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	13,834 33



## 116. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1864]

EDWARD C. BRIDGMAN, President.  
 EDUARD C. MEURER, Vice-President.  
 GEO. S. HUMPHREY, Vice-President.

HERMAN C. HAGEDORN, Cashier.  
 GEO. C. HALL, Assistant Cashier.

## TRUSTEES

E. C. BRIDGMAN,  
 WILLY SONNTAG,  
 W. HUDSON CLARK,  
 FEDOR SCHMIDT,  
 J. B. PEARSON,  
 ERNST WEHNCKE,  
 OTTO LINDEMANN,

PATRICK BRADY,  
 ED. C. MEURER,  
 CHAS. A. BRUNS,  
 WILLIAM L. VOORHIS,  
 EDMUND L. JUDSON,  
 GEO. S. HUMPHREY,

J. EDW. STAKE,  
 WM. J. WELSH,  
 JOHN CARMICHAEL,  
 OTTO J. THOMEN,  
 CARL F. GRIESHABER,  
 ERNEST R. MOODY,  
 J. DWIGHT LEGGETT.

## FINANCIAL

## RESOURCES

Bonds and mortgages..... \$3,278,731 50

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$349,000 00	\$353,575 05	\$353,500 00
Cities in this State.....	484,000 00	486,584 19	482,270 00
Counties in this State.....	124,000 00	130,769 00	124,480 00
Towns in this State.....	25,000 00	25,325 10	26,000 00
Villages in this State.....	27,000 00	27,308 94	27,570 00
School districts in this State	125,200 00	135,018 10	135,811 00
Railroad mortgage bonds....	1,214,000 00	1,236,868 12	1,170,087 50
	<u>\$2,348,200 00</u>	<u>\$2,395,448 50</u>	<u>\$2,319,718 50</u>

2,319,718 50

Banking house and lot, book value, \$16,000; cost, \$49,192.47;  
 actual cash value.....

49,192 47

Other real estate, book value, \$23,067.86; cost, \$23,067.86;  
 actual cash value.....

23,035 00

Cash on deposit in banks or trust companies.....

378,536 64

Cash on hand.....

44,014 57

Total of collectible interest.....

106,549 23

Amount of all other assets, viz.: Insurance premiums advanced

302 51

\$6,200,080 42

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$5,626,695 47

Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 101,730 55

\$5,728,426 02

Other liabilities, viz.: Amounts held on account of taxes and  
 interest . . . . .

1,762 09

Surplus on market value.....

469,892 31

\$6,200,080 42

Surplus on par value, \$498,373.81.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1,  
 1916, before transactions of the day.....

\$403,981 74

From depositors, not including dividends credited.....

2,003,724 49

From interest on loans, deposits and investments.....

266,401 10

From rents from banking house.....

4,777 74

From rents from other real estate.....

988 00

From mortgages . . . . .

226,305 00

From redemption of stocks and bonds.....

12,600 00

From stocks and bonds sold (total par value, \$69,200).....

68,515 00

From real estate sold.....

6,165 00

From all other sources, viz.:

Insurance premiums ..... \$660 44

Account of taxes and interest..... 2,716 00

Fire insurance ..... 482 50

Deposit on account of sale of real estate..... 220 00

Repairs on mortgaged premises..... 235 00

Receiver fees .....	\$250 00	
Mortgage tax returned.....	11 25	
		\$4,575 19
		<u>\$2,998,033 26</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,549,380 42
For loans on bonds and mortgages.....		476,475 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$458,000).....		479,220 62
For interest (other than dividend payments to depositors) ..		4,665 54
For current expenses of the bank, viz.:		
For salaries .....	\$22,356 61	
For taxes: Banking house, \$1,046.90; surplus, \$3,839.97; on mortgages, \$2,138.....	7,022 87	
For expenses, except taxes, of banking house:		
Repairs .....	1,863 69	
Insurance .....	121 38	
Other .....	2,070 75	
For expenses of other real estate, viz.:		
Repairs .....	312 47	
Insurance .....	15 00	
Taxes .....	361 11	
Other .....	316 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,194 90	
		41,635 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		11,159 64
Other payments, viz.:		
Insurance premiums .....	\$310 02	
Fire insurance .....	8,482 50	
Interest and taxes.....	2,187 73	
Deposit, guarantees of payment, inheritance tax.....	1,000 00	
Deposit on account sale of real estate returned.....	470 00	
Receiver fees .....	250 00	
Repairs on real estate.....	235 00	
Teller's cash short.....	10 00	
		12,945 25
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		422,551 21
		<u>\$2,998,033 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	15,515
Number of accounts opened or reopened during the year....	2,469
Number of accounts closed during the year.....	1,335
Amount deposited during the year, not including dividends credited for that period.....	\$2,003,724 49
Amount withdrawn during the year.....	1,549,380 42
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$96,263 67
January 1, 1917.....	101,730 55
	197,994 22
Average amount of each account January 1, 1917.....	369 22
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,336 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$284,251 88
Total expenses of the bank for the year 1916.....	41,635 58
Dividends paid to depositors for the year 1916.....	197,994 22
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	44,622 08

# SAINT LAWRENCE COUNTY

## 117. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President.  
R. H. HUTCHINGS, Vice-President,  
G. C. MADILL, Vice-President.

JAMES E. KELLY, Treasurer.  
C. D. RANGLES, Secretary.

### TRUSTEES

ERNEST M. AKINS,  
FRANK W. AMES,  
FRANK CHAPMAN,  
GEORGE F. DARROW,  
ROBT. J. DONAHUE,  
EDGAR B. ELETHORP,  
JOHN T. HANNAN,  
JOHN C. HOWARD,  
FELIX HULSER,

RICHARD H. HUTCHINGS,  
ANDREW IRVING,  
WALTER G. KELLOGG,  
JAMES E. KELLY,  
SAMUEL W. LEONARD,  
DENNIS LYNCH,  
GRANT C. MADILL,  
CHAS. D. RANGLES,

JOHN B. TYO,  
GEO. E. VAN KENNEN,  
JAMES M. WELLS,  
ABNER D. WHITNEY,  
DENNIS B. LUCEY,  
WILLIAM E. WHITFORD,  
THOMAS SPRATT,  
JOSEPH W. FLEMING.

### FINANCIAL RESOURCES

Bonds and mortgages.....
Stock and bond investments, viz.:

\$435,118 61

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$5,000 00	\$4,970 00	\$5,250 00	
Cities in other States.....	103,000 00	106,725 69	109,030 00	
Cities in this State.....	117,463 68	118,523 39	119,905 68	
Counties in this State.....	15,000 00	15,389 48	15,800 00	
Towns in this State.....	23,200 00	24,054 16	24,747 00	
Villages in this State.....	64,980 00	65,841 13	67,379 00	
School districts in this State	35,500 00	36,139 10	36,700 00	
Railroad mortgage bonds...	241,000 00	232,573 75	226,880 00	
	<u>\$605,143 68</u>	<u>\$604,216 70</u>	<u>\$605,691 68</u>	605,691 68
Cash on deposit in banks or trust companies.....				45,715 31
Cash on hand.....				871 94
Total of collectible interest.....				9,184 02
				<u>\$1,096,581 56</u>

### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$1,035,969 03	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	16,614 41	\$1,052,583 44
Surplus on market value.....		43,998 12
		<u>\$1,096,581 56</u>

Surplus on par value, \$43,450.12.

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$81,028 94
From depositors, not including dividends credited.....	417,126 25
From interest on loans, deposits and investments.....	46,244 11
From mortgages .....	39,401 00

From redemption of stocks and bonds.....	\$31,000 00
From stocks and bonds sold (total par value \$28,000).....	28,872 50
From all other sources, viz.: Refund of insurance premiums	58 60
	<hr/>
	<b>\$623,731 40</b>
	<hr/>

## PAYMENTS

To depositors, including dividends paid to them.....	\$348,027 88
For loans on bonds and mortgages.....	78,612 52
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$143,500).....	141,510 53
For interest (other than dividend payments to depositors) ..	1,374 29
For current expenses of the bank, viz.:	
For salaries .....	\$4,532 13
For taxes: Surplus, \$362.50; on mortgages, \$68.75....	431 25
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,918 91
	<hr/>
	7,477 29
Other payments, viz.:	
Insurance premiums paid on mortgaged property.....	\$25 65
Suspense account (cash short).....	65 99
	<hr/>
	141 64
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	46,587 25
	<hr/>
	<b>\$623,731 40</b>
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,865
Number of accounts opened or reopened during the year....	994
Number of accounts closed during the year.....	823
Amount deposited during the year, not including dividends credited for that period.....	\$417,126 25
Amount withdrawn during the year.....	348,027 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$15,569 52
January 1, 1917.....	16,614 41
Credited at other periods.....	239 07
	<hr/>
	32,413 00
Average amount of each account January 1, 1917.....	272 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$45,836 75
Total expenses of the bank for the year 1916.....	7,477 29
Dividends paid to depositors for the year 1916.....	32,413 00
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	5,946 46
	<hr/>

# SCHENECTADY COUNTY

## 118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President.

H. W. DENNINGTON, Vice-President.

WM. L. PEARSON, Vice-President.

ALLEN W. JOHNSTON, Treasurer.

### TRUSTEES

EVERETT SMITH.

ALLEN W. JOHNSTON.

GEORGE E. EMMONS.

WILLIAM L. PEARSON,

HERMAN V. MYNDERSE.

H. ROGER HEGEMAN.

H. W. DENNINGTON,

LEWIS A. SKINNER.

CHAS. S. WASHBURN.

HENRY BRADT,

F. W. MCIELLAN.

JOHN G. BARRY,

WILLIAM DALTON.

### FINANCIAL

#### RESOURCES

Bonds and mortgages ..... \$5,253,407 11

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Alabama.....	\$25,000 00	\$26,695 00	\$25,750 00
State of Massachusetts.....	50,000 00	49,000 00	47,500 00
Cities in other States.....	1,187,380 00	1,217,124 98	1,172,679 00
Cities in this State.....	1,237,343 26	1,274,648 72	1,255,770 23
Counties in this State.....	478,750 00	502,924 70	494,795 00
Towns in this State.....	55,000 00	55,491 21	56,200 00
Villages in this State.....	221,100 00	224,281 77	228,110 00
School districts in this State	34,000 00	35,256 12	35,700 00
Railroad mortgage bonds...	125,000 00	118,687 50	107,500 00
	<u>\$3,413,573 26</u>	<u>\$3,504,110 00</u>	<u>\$3,424,004 23</u>

3,424,004 23

Banking house and lot, book value, \$100,000; cost, \$76,030.27;

actual cash value ..... 76,050 27

Other real estate, book value, \$5,500; cost, \$6,576.03; actual  
cash value ..... 5,500 00

Cash on deposit in banks or trust companies..... 568,899 91

Cash on hand..... 189,984 61

Total of collectible interest..... 140,893 08

\$9,658,739 21

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$8,992,688 08

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 141,845 32

\$9,134,531 40

Other liabilities, viz.: Junior Department (without interest) 162 22

Surplus on market value..... 524,045 59

\$9,658,739 21

Surplus on par value, \$513,614.62.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916 before transactions of the day.....	\$753,220 11
From depositors, not including dividends credited.....	3,661,730 68
From interest on loans, deposits and investments.....	382,643 95
From mortgages .....	131,726 25
From redemption of stocks and bonds.....	97,733 59
From stocks and bonds sold (total par value, \$150,000)....	129,000 00
From real estate sold.....	3,132 09

## From all other sources, viz.:

Junior department .....	\$263 21	
Correction of interest credited.....	3 31	
Accrued interest on bonds purchased.....	437 50	
Mortgage loans, taxes, insurance premiums and interest advanced .....	989 62	
Exchange on travelers' checks.....	6 30	
		<u>\$1,679 94</u>

\$5,160,866 61

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,826,934 57
For loans on bonds and mortgages.....	745,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$736,154.35) .....	763,520 58
For interest (other than dividend payments to depositors).	7,725 75
For current expenses of the bank, viz.:	

For salaries .....	\$32,822 28
For taxes: Banking house, \$3,133.45; surplus, \$4,209.28 .....	7,342 73
For expenses, except taxes, of banking house: Insurance .....	231 00
For expenses of other real estate, viz.:	
Repairs .....	6 40
Insurance .....	27 75
Taxes .....	388 45
Other .....	740 08
For other expenses, not including expenses of other real estate nor other expenses of banking house...	10,244 05

51,802 74

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,500 00
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## Other payments, viz.:

Junior department .....	\$269 29
Correction of interest.....	28 22
Mortgage loan, taxes, search and insurance premiums advanced .....	718 75
Protest fees .....	1 60
Revenue stamp .....	2 00
Real estate account.....	132 09
Suspense .....	146 00
Error of remittance on bonds.....	50

1,298 45

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	758,884 52
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\$5,160,866 61

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	39,493
Number of accounts opened or reopened during the year.....	9,612
Number of accounts closed during the year.....	4,722
Amount deposited during the year, not including dividends credited for that period.....	\$3,661,730 68
Amount withdrawn during the year.....	2,826,934 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$131,610 09
January 1, 1917.....	141,845 32
	<u>273,455 41</u>
Average amount of each account January 1, 1917.....	227 70
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$381,214 52
Total expenses of the bank for the year 1916.....	51,802 74
Dividends paid to depositors for the year 1916.....	273,455 41
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>55,956 37</u>

# SENECA COUNTY

## 119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President. HORACE D. KNIGHT, Vice-President.  
ELIAS LESTER, Vice-President. EDWARD W. ADDISON, Treasurer.  
S. ROMAYNE SOMERS, Asst. Treas.

### TRUSTEES

EDWARD W. ADDISON,	ELIAS LESTER,	CHAS. S. SANDERSON,
HAMILTON GARNSEY,	FRED MAIER,	FRED L. STORY,
CHAS. F. HAMMOND,	CARL W. MAIER,	ALBERT P. HANEY,
HORACE D. KNIGHT,	C. A. MACDONALD,	T. JEFFERSON YAWGER.
	HENRY R. MICKS.	

### FINANCIAL RESOURCES

Bonds and mortgages..... \$396,597 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Arizona.....	\$5,000 00	\$5,103 25	\$5,250 00
State of Mississippi.....	10,000 00	10,355 00	10,000 00
Cities in other States.....	26,000 00	26,667 60	26,840 00
Cities in this State.....	36,000 00	26,427 47	36,400 00
Counties in this State.....	28,404 50	28,946 50	29,310 04
Towns in this State.....	9,500 00	9,609 07	9,615 00
Villages in this State.....	146,500 00	149,948 16	151,467 50
School districts in this State	30,380 00	31,052 68	30,300 00
Railroad mortgage bonds...	236,000 00	241,682 20	218,170 00
	<u>\$527,784 50</u>	<u>\$539,791 93</u>	<u>\$517,352 54</u>
			517,352 54

Other real estate, book value, \$8,000; cost, \$11,485.15; actual  
cash value ..... 11,485 15  
Cash on deposit in banks or trust companies..... 129,370 75  
Cash on hand..... 4,489 44  
Total of collectible interest..... 12,255 24  
Amount of all other assets, viz.: Land contract..... 550 00  
\$1,072,100 12

### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$986,530 84
Dividends credited or to be credited for the six months ending with December 31, 1916.....	18,255 29
	<u>\$1,004,786 13</u>
Surplus on market value.....	67,313 99
	<u>\$1,072,100 12</u>

Surplus on par value, \$77,745.95.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$126,864 43
From depositors, not including dividends credited.....	325,032 12
From interest on loans, deposits and investments.....	46,512 04
From rents from other real estate.....	461 18
From mortgages .....	32,980 13
From redemption of stocks and bonds.....	38,244 43
From loans paid.....	4,958 35

From all other sources, viz.:

Collection and exchange.....	\$12 41	
Insurance premium and taxes advanced.....	84 50	
		\$96 91
		<u>\$575,149 59</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$320,987 37
For loans on bonds and mortgages.....		92,265 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000).....		18,862 50
For interest (other than dividend payments to depositors) ..		128 61
For current expenses of the bank, viz.:		
For salaries .....	\$4,260 00	
For taxes: Surplus, \$392.21; on mortgages, \$359.50..	751 71	
For rent of banking rooms.....	400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	595 13	
		6,006 84
Other payments, viz.:		
Loss .....	\$3,037 90	
Error in July dividend.....	1 18	
		3,039 08
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		133,860 19
		<u>\$575,149 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....		3,195
Number of accounts opened or reopened during the year....		586
Number of accounts closed during the year.....		540
Amount deposited during the year, not including dividends credited for that period.....		\$325,032 12
Amount withdrawn during the year.....		320,987 37
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$18,048 16	
January 1, 1917.....	18,255 29	
		36,303 45
Average amount of each account January 1, 1917.....		314 48
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....		4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....		\$46,266 77
Total expenses of the bank for the year 1916.....		6,006 84
Dividends paid to depositors for the year 1916.....		36,303 45
Net earnings for the year 1916 over expenses and dividends paid to depositors .....		3,956 48



# SUFFOLK COUNTY

## 120. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President.  
GEORGE M. VAIL, Vice-President.

USHER B. HOWELL, Secretary.  
OTIS G. PIKE, Assistant Secretary.

### TRUSTEES

TIMOTHY M. GRIFFING,  
GEORGE W. COOPER,  
C. M. BLYDENBURGH,  
GEORGE M. VAIL,  
USHER B. HOWELL,  
JOSEPH M. BELFORD,  
THAD. N. BENJAMIN,

OTIS G. PIKE,  
HENRY H. PRESTON,  
ERASTUS F. POST,  
NAT. S. TUTHILL,  
GEORGE H. PERKINS,  
F. PORTER HOWELL,  
JACOB MEYER,

FRANK H. WELLS,  
O. EDMUND GRISWOLD,  
ELBERT M. DAVIS,  
ABRAM S. POST,  
WILLIS D. VAN BRUNT,  
GILBERT D. ROGERS,  
EDWIN D. FISHEL,

### FINANCIAL RESOURCES

Bonds and mortgages..... \$4,754.271 71  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$290,000 00	\$307,347 70	\$297,250 00
Cities in this State.....	569,500 00	594,193 02	590,414 70
Counties in this State.....	20,000 00	20,135 80	20,500 00
Towns in this State.....	147,000 00	153,854 05	155,605 00
Villages in this State.....	212,856 48	217,517 08	220,552 30
School districts in this State	309,188 00	330,435 42	386,528 58
Railroad mortgage bonds...	200,000 00	220,512 50	179,300 00
	<u>\$1,808,544 48</u>	<u>\$1,903,995 57</u>	<u>\$1,850,150 58</u>

1,850,150 58

Banking house and lot, book value, \$25,000; cost, \$50,043.29;  
actual cash value.....

25,000 00

Other real estate, book value, \$84,974.73; cost, \$84,974.73;  
actual cash value.....

84,974 73

Cash on deposit in banks or trust companies.....

837,118 63

Cash on hand.....

40,138 45

Total of collectible interest.....

82,695 68

\$7,674.349 78

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$6,323,647 83  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 127,016 79

\$6,450,664 62

Surplus on market value.....

1,223,685 16

\$7,674,349 78

Surplus on par value, \$1,182,079.06.

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day.....

\$711,468 61

From depositors, not including dividends credited.....

1,151,586 05

From interest on loans, deposits and investments.....

372,218 44

From rents from banking house.....

2,895 00

From rents from other real estate.....

3,569 45

From mortgages .....

298,479 08

From redemption of stocks and bonds.....

53,288 32

From real estate sold.....

29,319 20

\$2,622,824 15

## PAYMENTS

To depositors, including dividends paid to them.....	\$927,607 52
For loans on bonds and mortgages.....	697,504 67
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,200).....	62,609 70
For interest (other than dividend payments to depositors)...	567 73
For current expenses of the bank, viz.:	
For salaries .....	\$15,262 85
For taxes: Banking house, \$1,298.26; surplus, \$11,089.88; on mortgages, \$1,737.25.....	14,125 39
For expenses, except taxes, of banking house:	
Repairs .....	293 41
Other .....	2,081 03
For expenses of other real estate, viz.:	
Repairs .....	902 20
Insurance .....	125 37
Taxes .....	1,641 53
Other .....	491 21
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,658 21
	<hr/>
	37,581 20
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	19,696 25
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	877,257 08
	<hr/>
	\$2,622,824 15
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,498
Number of accounts opened or reopened during the year.....	1,061
Number of accounts closed during the year.....	704
Amount deposited during the year, not including dividends credited for that period.....	\$1,151,586 05
Amount withdrawn during the year.....	927,607 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$122,688 66
January 1, 1917.....	127,016 79
	<hr/>
	249,705 45
Average amount of each account January 1, 1917.....	679 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4 and 4½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$370,756 48
Total expenses of the bank for the year 1916.....	39,319 63
Dividends paid to depositors for the year 1916.....	249,705 45
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	81,731 40
	<hr/>

**121. SAG HARBOR SAVINGS BANK, SAG HARBOR**

[Main street; incorporated 1860]

HERVEY T. HEDGES, President.  
 WM. R. REIMAN, Vice-President.  
 CLIFFORD J. FOSTER, Vice-President.

EVERETT L. TINDALL, Treasurer.  
 JOHN Y. CORWIN, Asst. Treasurer.

**TRUSTEES**

JOHN H. HUNT,  
 HERVEY T. HEDGES,  
 OLIVER H. NICKERSON,  
 HENRY F. COOK,  
 WILLIAM C. GREENE,  
 EVERETT L. TINDALL,  
 WILLIAM R. REIMAN,  
 OLIN M. EDWARDS,  
 JOHN Y. CORWIN,  
 CASPER SCHAEFER,

JOHN M. WOODWARD,  
 BURTON D. CORWIN,  
 ED. B. HILL,  
 FRANK W. CORWIN,  
 ADDISON M. COOK,  
 EDWARD A. HILDRETH,  
 WILLIAM D. HALSEY,  
 EDGAR A. HILDRETH,  
 CHARLES W. RACKETT,

CHAS. W. RACKETT, JR.,  
 HENRY SCHWENK,  
 J. H. MULFORD,  
 NELSON C. OSBORNE,  
 JONATHAN BAKER,  
 WILLIAM H. PIERSON,  
 BENJ. F. ROGERS,  
 CLIFFORD J. FOSTER,  
 WM. H. BARNES,  
 J. HERVEY TOPPING.

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,412,975 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$151,000 00	\$160,661 30	\$152,640 00
Cities in this State.....	65,000 00	67,363 81	62,590 00
Counties in this State.....	25,000 00	25,705 00	24,850 00
Towns in this State.....	24,000 00	25,368 00	23,440 00
Villages in this State.....	45,200 00	45,483 50	45,720 00
School districts in this State	100,400 00	107,847 28	110,245 00
Railroad mortgage bonds...	190,000 00	195,562 50	170,250 00
	<u>\$600,600 00</u>	<u>\$627,991 39</u>	<u>\$589,735 00</u>

589,735 00

Banking house and lot, book value, \$32,500; cost, \$47,515.56;  
 actual cash value.....

32,500 00

Other real estate, book value, \$109,522.57; cost, \$111,358.52;  
 actual cash value.....

109,522 57

Cash on deposit in banks or trust companies.....

251,298 07

Cash on hand.....

17,181 83

Total of collectible interest.....

36,339 74

Amount of all other assets, viz.:

Taxes advanced .....	\$3,787 33
Insurance premiums advanced.....	1,515 50
Rents accrued .....	43 75

5,346 58

\$2,454,898 79

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$2,180,394 94
Dividends credited or to be credited for the six months ending with December 31, 1916.....	41,180 45

\$2,221,575 39

Surplus on market value.....

233,323 40

\$2,454,898 79

Surplus on par value, \$244,188.40.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$212,059 42
From depositors, not including dividends credited.....	423,502 18
From interest on loans, deposits and investments.....	105,941 60
From rents from banking house.....	1,096 73

# SUFFOLK COUNTY

289

From rents from other real estate.....	\$799 00
From mortgages.....	102,615 00
From redemption of stocks and bonds.....	16,700 00
From real estate sold.....	1,225 00
From all other sources, viz.:	
Insurance premium advanced.....	\$350 24
Taxes advanced .....	291 22
Deficiency judgment .....	30 00
Redemption of judgments against the State of New York .....	5,983 66
	<u>6,655 12</u>
	<u>\$870,594 05</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$351,515 63
For loans on bonds and mortgages.....	171,550 00
For interest (other than dividend payments to depositors)...	191 52
For current expenses of the bank, viz.:	
For salaries .....	\$4,880 00
For taxes: Banking house, \$639.33; surplus, \$2,085.79; on mortgages, \$660.50.....	3,385 62
For expenses, except taxes, of banking house:	
Repairs .....	661 19
Insurance .....	15 93
Other .....	327 00
For expenses of other real estate, viz.:	
Repairs .....	1,050 78
Insurance .....	160 90
Taxes. . . . .	2,646 48
Other .....	169 31
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,522 61
	<u>14,819 82</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	58,667 95
Other payments, viz:	
Insurance premium advanced.....	\$1,620 53
Taxes advanced .....	3,748 68
	<u>5,369 23</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	268,479 90
	<u>\$870,594 05</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	4,320
Number of accounts opened or reopened during the year.....	417
Number of accounts closed during the year.....	318
Amount deposited during the year, not including dividends credited for that period.....	\$423,502 18
Amount withdrawn during the year.....	351,515 63
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$39,761 47
January 1, 1917.....	41,180 45
	<u>80,941 92</u>
Average amount of each account January 1, 1917.....	514 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$110,668 68
Total expenses of the bank for the year 1916.....	14,819 82
Dividends paid to depositors for the year 1916.....	80 941 92
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>14,908 94</u>

## 122. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President.  
CLARENCE C. MILES, Vice-President.  
H. HOWARD HUNTTING, Treasurer.

FREDERICK K. TERRY, Asst. Treas.  
RENSSELAER G. TERRY, Asst. Treas.

## TRUSTEES

FREDERICK K. TERRY,  
HENRY W. PRINCE,  
H. HOWARD HUNTTING,  
ABRAHAM F. LOWERRE,  
WILLIAM H. TERRY,  
JOSEPH N. HALLOCK,

CHAS. GILDERSLEEVE,  
WILLIAM A. FLEET,  
FRANKLIN F. OVERTON,  
GEORGE H. TERRY,  
JOHN J. BARTLETT,

CLARENCE C. MILES,  
JOHN H. BROWN,  
EDWARD W. LATHAM,  
JOSIAH C. CASE,  
RALPH G. DUVAL,  
GEORGE V. PRESTON.

## FINANCIAL

## RESOURCES

Bonds and mortgages..... \$3,678,506 63  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$61,000 00	\$64,371 18	\$65,400 00
Cities in this State.....	255,500 00	271,858 41	258,895 00
Towns in this State.....	293,184 44	311,237 13	296,567 45
Villages in this State.....	739,903 25	768,173 28	757,466 91
School districts in this State	350,682 00	369,505 60	362,988 32
Railroad mortgage bonds...	75,000 00	76,812 50	74,000 00
	<u>\$1,775,269 69</u>	<u>\$1,861,958 10</u>	<u>\$1,815,297 68</u>

1,815,297 68

Banking house and lot, book value, \$14,500; cost, \$22,184.16;  
actual cash value.....

14,500 00

Other real estate, book value, \$76,725.84; cost, \$91,705.37;  
actual cash value.....

77,666 59

Cash on deposit in banks or trust companies.....

346,591 57

Cash on hand.....

46,004 52

Total of collectible interest.....

66,509 21

Amount of all other assets, viz.: Insurance premiums and  
taxes advanced.....

816 69

\$6,045,892 89

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$5,073,590 45  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 102,307 94

\$5,175,898 39

Surplus on market value.....

869,994 50

\$6,045,892 89

Surplus on par value, \$829,966.51.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$462,518 24
From depositors, not including dividends credited.....	765,782 08
From interest on loans, deposits and investments.....	278,738 73
From rents from banking house.....	104 00
From rents from other real estate.....	3,798 95
From mortgages.....	233,623 37
From redemption of stocks and bonds.....	89,528 05
From real estate sold.....	8,150 00
From all other sources, viz.: Insurance premium and taxes refunded .....	1,216 48
	<u>\$1,843,459 90</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$619,967 68
For loans on bonds and mortgages.....	632,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$148,500).....	154,849 63
For interest (other than dividend payments to depositors)...	1,294 60
For current expenses of the bank, viz.:	
For salaries .....	\$10,976 00
For taxes: Banking house, \$252.89; surplus, \$7,935.92; on mortgages, \$2,908.50.....	11,097 31
For expenses, except taxes, of banking house:	
Repairs .....	166 73
For expenses of other real estate, viz.:	
Repairs .....	2,622 92
Insurance .....	171 78
Taxes .....	1,983 01
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,483 62
	30,501 37
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,358 99
Other payments, viz.: Insurance premiums and taxes advanced .....	1,291 54
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	392,596 09
	<u>\$1,843,459 90</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,720
Number of accounts opened or reopened during the year.....	664
Number of accounts closed during the year.....	337
Amount deposited during the year, not including dividends credited for that period.....	\$765,782 08
Amount withdrawn during the year.....	619,967 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$98,676 87
January 1, 1917.....	102,307 94
	200,984 81
Average amount of each account January 1, 1917.....	770 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4 and 4½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$280,737 11
Total expenses of the bank for the year 1916.....	30,501 37
Dividends paid to depositors for the year 1916.....	200,984 81
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	49,250 93

123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.  
WILLIAM A. HULSE, Vice-President.  
EMERSON G. TERRELL, Vice-Pres.

WALTER S. ROSE, Secretary.  
E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX,  
JOSEPH BAILEY,  
EMERSON G. TERRELL,  
ARTHUR H. TERRY,  
NELSON MCBRIDE,  
MILTON G. WIGGINS,  
ALDEN J. WOODRUFF,  
GELSTON G. ROE,

GEORGE B. HOWELL,  
WILLIAM A. HULSE,  
JOSIAH ROBBINS,  
WINFIELD S. BENNETT,  
JOHN T. DARE,  
RALPH B. DAYTON,  
E. EUGENE HAWKINS,  
E. JOHANKNECHT, Jr.,  
FRANCIS GERBER,

JACOB OCKERS,  
JULIUS HAUSER,  
ROBT. S. PELLETREAU,  
ARTHUR M. SWEEZEY,  
JOSEPH T. LOSEE,  
RILEY P. HOWELL,  
WALTER S. ROSE,  
JOHN J. ROE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,032,724 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$30,000 00	\$32,175 00	\$34,800 00
Cities in other States.....	133,000 00	139,886 86	140,950 00
Cities in this State.....	126,080 00	140,673 06	141,517 50
Counties in this State.....	25,000 00	26,687 50	27,500 00
Towns in this State.....	16,900 00	17,715 03	17,998 50
Villages in this State.....	219,650 00	226,786 86	226,391 75
School districts in this State	150,500 00	152,964 93	155,587 75
Railroad mortgage bonds...	215,000 00	222,284 55	218,220 00
	<u>\$926,050 00</u>	<u>\$959,173 78</u>	<u>\$962,965 50</u>

962,965 50

Banking house and lot, book value, \$39,500; cost, \$42,607.01;  
actual cash value..... 39,500 00

Cash on deposit in banks or trust companies..... 323,427 33

Cash on hand..... 48,337 27

Total of collectible interest..... 31,188 53

Amount of all other assets, viz.: Insurance premium and  
taxes advanced..... 788 89

\$3,438,931 52

LIABILITIES

Amount due depositors, viz.:

Principal ..... \$3,081,219 48

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 57,589 84

\$3,141,809 32

Surplus on market value..... 297,122 20

\$3,438,931 52

Surplus on par value, \$260,206.70.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$260,844 16

From depositors, not including dividends credited..... 868,509 17

From interest on loans, deposits and investments..... 162,595 85

From mortgages..... 203,435 00

From redemption of stocks and bonds..... 25,150 00

From real estate sold..... 12,473 21

From all other sources, viz.:

Insurance premium repaid..... \$215 50

Judgments against State of New York..... 4,991 58

Taxes repaid ..... 319 33

5,526 41

\$1,538,533 80

## PAYMENTS

To depositors, including dividends paid to them.....		\$644,065 07
For loans on bonds and mortgages.....		358,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,000).....		147,219 78
For interest (other than dividend payments to depositors)...		1,301 94
For current expenses of the bank, viz.:		
For salaries .....	\$9,374 81	
For taxes: Banking house, \$566.01; surplus, \$2,336.84.	2,902 85	
For expenses, except taxes, of banking house:		
Repairs .....	26 75	
For expenses of other real estate, viz.:		
Repairs .....	9 63	
Taxes .....	113 42	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,532 02	
		14,959 48
Other payments, viz.:		
Taxes advanced .....	\$787 93	
Insurance premiums advanced.....	45 00	
		832 93
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		371,764 60
		<u>\$1,538,533 80</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,671
Number of accounts opened or reopened during the year.....	1,118
Number of accounts closed during the year.....	635
Amount deposited during the year, not including dividends credited for that period.....	\$868,509 17
Amount withdrawn during the year.....	644,065 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$54,187 25
January 1, 1917.....	57,589 84
	111,777 09
Average amount of each account January 1, 1917.....	470 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$163,005 61
Total expenses of the bank for the year 1916.....	14,959 48
Dividends paid to depositors for the year 1916.....	111,777 09
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	36,269 04



# TOMPKINS COUNTY

## 124. ITHACA SAVINGS BANK, ITHACA

[118 North Tloga street; incorporated 1868]

ROGER B. WILLIAMS, President.  
EMMONS L. WILLIAMS, Vice-Pres.  
ROBERT H. TREMAN, Vice-Pres.

G. LOUIS COOK, Treasurer.  
EDWARD H. BOSTWICK, Secretary.

### TRUSTEES

CHARLES H. BLOOD, JARED T. NEWMAN,  
EDWARD H. BOSTWICK, EDWIN C. STEWART,  
F. C. CORNELL, HENRY A. ST. JOHN,  
R. B. WILLIAMS, JR., ROBERT H. TREMAN,  
JAMES A. MCKINNEY,

MYNDERSE VAN CLEEF,  
ROGER B. WILLIAMS,  
EMMONS L. WILLIAMS,  
PAUL S. LIVERMORE,  
JOHN M. GAUNTLETT.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$1,236,315 00  
Amount due depositors, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States .....	\$100,000 00	\$128,951 30	\$111,000 00
State of New York .....	130,000 00	144,225 00	143,250 00
State of California .....	25,000 00	25,000 00	25,500 00
State of Louisiana .....	50,000 00	49,547 50	52,500 00
State of Massachusetts .....	76,000 00	82,946 10	72,210 00
State of Mississippi .....	30,000 00	30,085 50	28,500 00
State of New Mexico .....	30,000 00	31,617 50	30,300 00
State of South Carolina.....	25,000 00	25,406 25	25,500 00
State of Wyoming .....	6,000 00	7,539 60	6,600 00
Cities in other States.....	449,000 00	466,473 20	458,745 00
Cities in this State.....	522,500 00	538,767 86	527,563 50
Counties in this State.....	62,000 00	65,142 40	65,580 00
Towns in this State.....	119,630 60	121,340 91	120,790 64
Villages in this State.....	447,574 40	456,894 51	453,493 99
School districts in this State	349,050 00	360,248 84	356,424 25
Railroad mortgage bonds....	297,000 00	332,192 70	252,900 00
	<u>\$2,718,755 00</u>	<u>\$2,866,379 17</u>	<u>\$2,730,917 38</u>

2,730,917 38

Banking house and lot, book value, \$45,000; cost, \$87,134.74;  
actual cash value.....

60,000 00

Cash on deposit in banks or trust companies.....

326,489 62

Cash on hand.....

51,189 55

Total of collectible interest.....

61,158 69

Amount of all other assets, viz.:

Land contract and interest accrued on same..... \$154 13

Insurance premiums advanced and interest accrued  
on same ..... 159 73

Rents accrued ..... 1,095 00

1,408 86

\$4,467,479 10

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$3,968,535 16

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 65,451 86

\$4,033,987 02

Other liabilities, viz.: Expenses incurred, but unpaid, surplus  
tax accrued .....

1,500 00

Surplus on market value.....

431,992 08

\$4,467,479 10

Surplus on par value, \$419,820.70.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day.....

\$335,561 29

From depositors, not including dividends credited.....

1,440,358 37

From interest on loans, deposits and investments.....

183,637 42

From rents from banking house.....

4,122 63

From mortgages .....

101,292 72

From redemption of stocks and bonds.....

123,161 95

From stocks and bonds sold (total par value, \$57,080)....

63,113 50

## From all other sources, viz.:

Judgments against State of New York.....	\$4,901 58	
Suspense account .....	29 87	
Fire loss on bank building.....	80 37	
Payment on land contract.....	50 00	
		<u>\$5,071 82</u>

\$2,256,319 70

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,413,868 58
For loans on bonds and mortgages.....	78,435 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$335,420) .....	357,131 63
For interest (other than dividend payments to depositors) ..	4,504 10
For current expenses of the bank, viz.:	

For salaries .....	\$13,120 00
For taxes: Banking house, \$1,626.02; surplus, \$3,184.88; on mortgages, \$386.50.....	5,196 40
For expenses, except taxes, of banking house:	
Repairs .....	1,000 95
Insurance .....	315 00
Other .....	1,649 21
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,191 71

24,073 27

## Other payments, viz.:

Profit and loss.....	\$302 50
Cash over .....	80 00
Insurance premiums advanced.....	157 36
Suspense account .....	88 09

627 95

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	377,679 17
--	------------

\$2,256,319 70

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	11,405
Number of accounts opened or reopened during the year....	1,808
Number of accounts closed during the year.....	1,731
Amount deposited during the year, not including dividends credited for that period .....	\$1,440,358 37
Amount withdrawn during the year.....	1,413,868 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$64,260 34
January 1, 1917.....	65,451 86
Credited at other periods.....	1,004 88
	<u>130,717 08</u>
Average amount of each account January 1, 1917.....	353 70
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,354 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$182,686 06
Total expenses of the bank for the year 1916.....	24,273 27
Dividends paid to depositors for the year 1916.....	130,717 08
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>27,695 71</u>

# ULSTER COUNTY

## 125. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President.

WILLIAM H. DEYO, Vice-President.

C. DWIGHT DIVINE, Vice-President.

HENRY F. HOORNBECK, Treasurer.

JOHN A. TICE, Secretary.

### TRUSTEES

DWIGHT DIVINE,

GEO. H. DUTCHER,

WILLIAM H. DEYO,

JAMES B. SMITH,

HENRY F. HOORNBECK,

WEBSTER WILKINSON,

GILBERT DU BOIS,

U. E. TERWILLIGER,

R. DWIGHT CLARK,

WILLIAM C. ROSE,

C. D. DIVINE,

R. A. MONROE,

GEORGE B. HOLMES,

PHILLIP S. PATTERSON

CORNELIUS H. SHEELY,

WILLIAM A. HOAR,

GARRET LE ROY,

BERT H. TERWILLIGER

ARTHUR V. HOORNBECK.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$459,515 50

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Idaho .....	\$25,000 00	\$25,757 50	\$25,500 00
State of Louisiana .....	10,000 00	9,958 00	10,300 00
State of Tennessee .....	30,000 00	30,850 00	31,400 00
Cities in other States.....	231,500 00	243,100 47	245,465 00
Cities in this State.....	279,950 00	296,639 62	286,837 00
Counties in this State.....	113,000 00	116,127 40	115,410 00
Towns in this State.....	188,900 00	193,162 98	194,509 00
Villages in this State.....	395,699 92	402,746 59	404,646 40
School districts in this State	130,000 00	133,963 45	133,580 00
Railroad mortgage bonds....	255,000 00	253,612 25	237,600 00
	<u>\$1,659,049 92</u>	<u>\$1,705,918 26</u>	<u>\$1,685,247 40</u>

1,685,247 40

Banking house and lot, book value, \$20,000; cost, \$27,620.05;  
actual cash value.....

20,000 00

Cash on deposit in banks or trust companies.....

124,943 62

Cash on hand .....

10,908 70

Total of collectible interest.....

36,939 33

Amount of all other assets, viz.: Land contract.....

175 00

\$2,337,729 55

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$2,114,958 37

Dividends credited or to be credited for the six  
months ending with December 31, 1916.....

38,291 77

\$2,153,250 14

Surplus on market value.....

184,479 41

\$2,337,729 55

Surplus on par value, \$158,281.93.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day.....

\$135,605 09

From depositors, not including dividends credited.....

492,699 31

From interest on loans, deposits and investments.....

96,229 30

From rents from banking house.....

1,565 50

From mortgages .....

60,050 00

From redemption of stocks and bonds.....

79,241 66

From all other sources, viz.:

Insurance premiums refunded.....	\$1,970 52	
Cash shortage located.....	25 00	
Contract of sale .....	25 00	
		\$2,020 52
		<u>\$867,411 38</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$446,168 32
For loans on bonds and mortgages.....		94,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$180,700).....		179,909 81
For interest (other than dividend payments to depositors) ..		1,891 70
For current expenses of the bank, viz.:		
For salaries .....	\$3,600 00	
For taxes: Banking house, \$833.64; surplus, \$1,282.90; on mortgages, \$179.50.....	2,296 04	
For expenses, except taxes, of banking house:		
Repairs .....	369 86	
Insurance .....	119 69	
Other .....	104 73	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,610 41	
		8,100 73
Other payments, viz.:		
Insurance premiums advanced.....	\$802 51	
Cash short .....	35 99	
		838 50
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		135,852 32
		<u>\$867,411 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,123
Number of accounts opened or reopened during the year....	603
Number of accounts closed during the year.....	499
Amount deposited during the year, not including dividends credited for that period.....	\$492,699 31
Amount withdrawn during the year.....	446,168 32
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$36,754 08
January 1, 1917.....	38,291 77
	75,045 85
Average amount of each account January 1, 1917.....	351 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3 and 4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$94,615 30
Total expenses of the bank for the year 1916.....	8,100 73
Dividends paid to depositors for the year 1916.....	75,045 85
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	11,468 72

**126. KINGSTON SAVINGS BANK, KINGSTON**

[273 Wall street; incorporated 1874]

MYRON TELLER, President. CHARLES H. DE LA VERGNE, Asst. Treas.  
 GEORGE BURGEVIN, Vice-President. CHARLES TAPPEN, Treas.  
 V. B. VAN WAGONEN, Vice-President.

**TRUSTEES**

JAMES A. BETTS,  
 GEORGE BURGEVIN,  
 ZADOC P. BOICE,  
 SAM BERNSTEIN,

EVERETT FOWLER,  
 JOHN E. KRAFT,  
 D. N. MATHEWS,  
 ABRAM D. ROSE.

CHARLES TAPPEN,  
 MYRON TELLER,  
 V. B. VAN WAGONEN,  
 LEVAN S. WINNE,

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$2,607,298 80

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$25,000 00	\$25,843 75	\$26,500 00
Cities in other States.....	25,000 00	25,837 50	27,000 00
Cities in this State.....	710,000 00	700,118 54	720,880 00
Counties in this State.....	22,000 00	21,975 00	22,000 00
Towns in this State.....	257,337 00	265,962 62	266,926 74
Villages in this State.....	562,457 20	567,573 03	572,843 13
School districts in this State	43,000 00	43,894 00	43,210 00
	<u>\$1,644,794 20</u>	<u>\$1,651,204 44</u>	<u>\$1,679,359 87</u>
			1,679,359 87

Banking house and lot, book value, \$25,000; cost, \$29,034.17;

actual cash value ..... 25,000 00

Other real estate, book value, \$3,500; cost, \$7,503.02; actual

cash value ..... 3,500 00

Cash on deposit in banks or trust companies..... 312,908 16

Cash on hand ..... 9,143 43

Total of collectible interest..... 65,084 08

Amount of all other assets, viz.:

Land contract ..... \$1,200 00

Taxes and insurance premiums advanced..... 394 43

1,594 43

\$4,703,888 77

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$4,272,322 83

Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 82,280 85

\$4,354,603 68

Surplus on market value..... 349,285 09

\$4,703,888 77

Surplus on par value, \$314,719.42.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$307,147 11
From depositors, not including dividends credited.....	794,327 33
From interest on loans, deposits and investments.....	198,947 19
From rents from other real estate.....	227 50
From mortgages .....	113,485 00
From redemption of stocks and bonds.....	101,630 02
From stocks and bonds sold (total par value, \$45,200).....	42,628 12
From real estate sold.....	1,000 00

From all other sources, viz.:

Taxes and insurance premiums advanced, refunded..	\$224 23	
Insurance rebate .....	21 08	
		\$245 31
		<u>\$1,559,637 58</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$722,754 60
For loans on bonds and mortgages.....		350,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$147,975).....		149,621 20
For interest (other than dividend payments to depositors) ..		328 48
For current expenses of the bank, viz.:		
For salaries .....	\$6,000 00	
For taxes: Banking house, \$1,125; surplus, \$2,854.51.	3,979 51	
For expenses, except taxes, of banking house:		
Repairs .....	91 00	
For expenses of other real estate, viz.:		
Repairs .....	75 83	
Insurance .....	142 31	
Taxes .....	155 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,689 35	
		13,133 10
Other payments, viz.:		
Taxes and insurance premiums advanced.....	\$338 64	
Loss on real estate sold.....	675 00	
Loss on mortgage.....	184 97	
		1,198 61
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		322,051 59
		<u>\$1,559,637 58</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,698
Number of accounts opened or reopened during the year.....	808
Number of accounts closed during the year.....	609
Amount deposited during the year, not including dividends credited for that period.....	\$794,327 33
Amount withdrawn during the year.....	722,754 60
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$79,800 11
January 1, 1917.....	82,280 85
	162,080 96
Average amount of each account January 1, 1917.....	650 13
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,998 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$199,790 65
Total expenses of the bank for the year 1916.....	13,133 10
Dividends paid to depositors for the year 1916.....	162,080 96
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	24,576 59

## 127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.

H. H. GRIMM, Secretary.

## TRUSTEES

JESSE ELTINGE,  
DANIEL BLACK,  
JOHN J. HULL,  
A. W. WILLIAMS,  
THOMAS SNYDER,

FRANK J. LEFEVRE,  
ABRAM P. LEFEVRE,  
C. I. LEFEVRE,  
PHILIP DEYO,  
LUTHER HASBROUCK,  
C. L. VAN ORDEN.

JOSIAH P. LEFEVRE,  
SIMON DUBOIS,  
HOWARD H. GRIMM,  
EUGENE VAN WAGENEN,  
J. E. HASBROUCK, Jr.,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$998,704 13

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Arizona.....	\$10,000 00	\$10,206 50	\$10,500 00
State of Idaho.....	25,000 00	24,660 00	25,250 00
Cities in other States.....	10,000 00	9,570 00	10,000 00
Cities in this State.....	254,833 00	259,111 85	262,203 57
Counties in this State.....	103,000 00	104,271 70	106,160 00
Towns in this State.....	153,277 85	155,836 06	156,158 68
Villages in this State.....	234,730 00	237,904 82	241,064 40
School districts in this State	75,750 00	76,831 65	78,027 50
Railroad mortgage bonds....	39,000 00	37,434 50	29,380 00
	<u>\$905,590 85</u>	<u>\$915,827 08</u>	<u>\$916,744 15</u>

916,744 15

Banking house and lot, book value, \$10,000; cost, \$10,097;

actual cash value ..... 10,000 00

Cash on deposit in banks or trust companies..... 97,186 42

Cash on hand..... 13,260 11

Total of collectible interest ..... 29,851 92

Amount of all other assets, viz.: Rent of part of bank building 80 00

\$2,065,826 73

Amount due depositors, viz.:

## LIABILITIES

Principal ..... \$1,891,657 73

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 37,346 36\$1,929,004 08

Surplus on market value..... 136,822 65

\$2,065,826 73

Surplus on par value, \$125,669.35.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$111,767 78
From depositors, not including dividends credited.....	240,331 89
From interest on loans, deposits and investments.....	90,349 15
From rents from banking house.....	144 00
From mortgages .....	49,557 00
From redemption of stocks and bonds.....	58,569 00
From stocks and bonds sold (total par value, \$10,000).....	10,000 00
From all other sources, viz.:	

Rent of safe deposit boxes..... \$169 75

Taxes advanced, refunded..... 6 30

Gain on bonds..... 720 37

896 42\$561,615 24

PAYMENTS

To depositors, including dividends paid to them.....	\$270,512 57	
For loans on bonds and mortgages.....	74,680 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$88,470).....	90,541 15	
For interest (other than dividend payments to depositors) ..	764 41	
For current expenses of the bank, viz.:		
For salaries .....	\$2,579 31	
For taxes: Banking house, \$272.72; surplus, \$1,209.00.	1,481 81	
For expenses, except taxes, of banking house:		
Repairs .....	92 49	
Insurance .....	48 60	
Other .....	215 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,230 21	
		5,647 85
Other payments, viz.:		
Error in payment to depositors.....	\$5 00	
Dividends paid at other periods.....	17 73	
		22 73
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	110,446 53	
		<u>\$561,615 24</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,143
Number of accounts opened or reopened during the year.....	268
Number of accounts closed during the year.....	277
Amount deposited during the year, not including dividends credited for that period.....	\$240,331 89
Amount withdrawn during the year.....	279,512 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$36,382 07
January 1, 1917.....	37,346 36
	<u>73,728 43</u>
Average amount of each account January 1, 1917.....	610 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$89,937 07
Total expenses of the bank for the year 1916.....	5,647 85
Dividends paid to depositors for the year 1916.....	73,728 43
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>10,560 79</u>



**128. RONDOUT SAVINGS BANK, KINGSTON**

[20 Ferry street; incorporated 1868]

J. E. DERRENBACHER, President.  
T. C. COYKENDALL, Vice-President.F. H. GRIFFITHS, Vice-President.  
DAYTON MURRAY, Secretary.**TRUSTEES**T. C. COYKENDALL,  
JOHN S. THOMPSON,  
WESLEY D. HALE,  
F. H. GRIFFITHS,FRED'K STEPHAN, JR.,  
ALEXANDER A. STERN,  
J. D. SCHOONMAKER,  
EDWARD COYKENDALL,J. E. DERRENBACHER.  
JAMES G. ROSE,  
HARRY H. FLEMING,  
NICHOLAS STOCK,**FINANCIAL  
RESOURCES**Bonds and mortgages..... \$2,500,035 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$20,000 00	\$21,725 00	\$23,200 00
Cities in this State.....	1,038,500 00	1,073,415 04	1,058,650 00
Counties in this State.....	325,000 00	366,234 40	327,930 00
Towns in this State.....	83,300 00	86,215 20	83,770 00
Villages in this State.....	54,822 17	57,696 61	55,706 80
School districts in this State	4,400 00	4,400 00	4,560 00
	<u>\$1,526,022 17</u>	<u>\$1,609,696 25</u>	<u>\$1,553,816 80</u>

1,553,816 80

Banking house and lot, book value, \$18,333.64; cost, \$19,-

550.96; actual cash value..... 18,495 00

Cash on deposit in banks or trust companies..... 359,574 82

Cash on hand..... 16,162 05

Total of collectible interest..... 61,780 30

Amount of all other assets, viz.:

Rent accrued ..... \$143 00  
Land contract ..... 155 50

298 50

\$4,510,182 47**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$4,070,702 47  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 78,177 67\$4,148,880 14

Other liabilities, viz.: Expenses incurred, but unpaid, rent.. 600 00

Surplus on market value..... 360,702 33

\$4,510,182 47

Surplus on par value, \$332,907.70.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$319,787 09  
From depositors, not including dividends credited..... 924,770 92  
From interest on loans, deposits and investments..... 187,638 00  
From rents from other real estate..... 724 00  
From mortgages ..... 209,447 00  
From redemption of stocks and bonds..... 106,463 54  
From real estate sold..... 900 00

From all other sources, viz.:

Recording fees, insurance, repairs, taxes, and adver-  
tising refunded ..... 916 00  
Revenue stamps repaid..... 1 50917 50\$1,750,648 05

PAYMENTS

To depositors, including dividends paid to them.....	\$840,386 49	
For loans on bonds and mortgages.....	481,290 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,000.00).....	36,460 00	
For interest (other than dividend payments to depositors).....	280 08	
For current expenses of the bank, viz.:		
For salaries .....	\$6,616 66	
For taxes: Surplus .....	3,106 87	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.:		
Repairs .....	253 53	
Insurance .....	11 50	
Taxes .....	490 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,295 17	
		13,374 61
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		815 00
Other payments, viz.:		
Recording fees, insurance premiums, repairs, and taxes advanced .....	\$1,007 85	
Suspense account.....	1,297 15	
		2,305 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	375,736 87	
		<u>\$1,750,648 05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,345
Number of accounts opened or reopened during the year....	1,142
Number of accounts closed during the year.....	865
Amount deposited during the year, not including dividends credited for that period.....	\$924,770 92
Amount withdrawn during the year.....	840,386 49
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$75,763 66
January 1, 1917.....	78,177 67
	153,941 33
Average amount of each account January 1, 1917.....	564 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$187,003 65
Total expenses of the bank for the year 1916.....	13,974 61
Dividends paid to depositors for the year 1916.....	153,941 33
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	19,087 71

**129. SAUGERTIES SAVINGS BANK, SAUGERTIES**

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, Vice-President.  
LOUIS J. BUTZEL, Vice-President

J. A. FRELEIGH, Secretary.

**TRUSTEES**JOHN W. SHULTS,  
THEO. B. CORNWELL,  
LOUIS J. BUTZEL,  
JAMES T. MAXWELL,MYRON BEDELL,  
CHARLES H. LAMB,  
ORVILLE L. CARN,  
BYRON L. DAVIS,  
JOHN SEAMON,J. C. SUDERLEY,  
MARTIN CANTINE,  
JAMES LASHER,  
WILLIAM ZIEGLER.**FINANCIAL  
RESOURCES**Bonds and mortgages ..... \$575,239 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$10,000 00	\$10,000 00	\$10,400 00
Cities in other States.....	65,500 00	68,746 20	69,375 00
Cities in this State.....	429,690 00	436,552 63	421,402 00
Counties in this State.....	107,000 00	110,470 37	109,260 00
Towns in this State.....	163,785 56	166,441 24	170,324 00
Villages in this State.....	423,753 12	430,018 22	437,068 00
School districts in this State	308,272 10	314,939 86	319,639 10
Railroad mortgage bonds....	78,000 00	88,446 80	77,680 00
	<u>\$1,586,000 78</u>	<u>\$1,625,615 32</u>	<u>\$1,615,068 10</u>

1,615,068 10

Banking house and lot, book value, \$3,000; cost, \$10,000;  
actual cash value .....

3,000 00

Other real estate, book value, \$32,804.33; cost, \$35,304.33;  
actual cash value .....

32,804 33

Cash on deposit in banks or trust companies.....

175,412 69

Cash on hand.....

16,623 71

Total of collectible interest.....

35,686 44

Amount of all other assets, viz.:

Insurance premiums, taxes, and repairs advanced....	\$998 49
Land contracts .....	1,650 00
Rents accrued .....	217 34

2,865 83

\$2,456,700 60**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$2,171,137 77
Dividends credited or to be credited for the six months ending with December 31, 1916.....	41,440 93

\$2,212,578 70

Surplus on market value.....

244,121 90

\$2,456,700 60

Surplus on par value \$215,054.58.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$225,899 27
From depositors, not including dividends credited.....	464,328 68
From interest on loans, deposits and investments.....	96,645 44
From rents from banking house.....	190 00
From rents from other real estate.....	1,915 00
From mortgages .....	24,165 00
From redemption of stocks and bonds.....	67,083 71
From loans paid.....	200 00
From real estate sold.....	600 00

From all other sources, viz.:

Insurance premiums and taxes advanced.....	\$119 78	
Land contract .....	500 00	
Refund on lost check.....	10 00	
		<u>\$620 78</u>
		<u>\$881,656 88</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$399,616 27
For loans on bonds and mortgages.....		128,525 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,050).....		150,458 37
For interest (other than dividend payments to depositors) ..		1,728 73
For current expenses of the bank, viz.:		
For salaries .....	\$3,740 00	
For taxes: Banking house, \$236.51; surplus, \$1,828.21; on mortgages, \$87.....	2,151 72	
For expenses, except taxes, of banking house:		
Insurance .....	43 47	
Other .....	13 00	
For expenses of other real estate, viz.:		
Repairs .....	144 69	
Insurance .....	70 24	
Taxes .....	502 45	
Other .....	295 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,688 44	
		<u>7,649 83</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		894 78
Other payments, viz.:		
Insurance premium and taxes advanced.....	\$30 90	
Taxes on mortgage property bid in as sale.....	479 43	
Repairs on mortgage property bid in as sale.....	237 17	
		<u>747 50</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		192,036 40
		<u>\$881,656 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	4,205
Number of accounts opened or reopened during the year.....	598
Number of accounts closed during the year.....	389
Amount deposited during the year, not including dividends credited for that period.....	\$464,328 68
Amount withdrawn during the year.....	399,616 27
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$39,767 74
January 1, 1917.....	41,440 93
	<u>81,208 67</u>
Average amount of each account January 1, 1917.....	526 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$95,013 00
Total expenses of the bank for the year 1916.....	7,649 83
Dividends paid to depositors for the year 1916.....	81,208 66
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>6,155 41</u>

**107. OSWEGO CITY SAVINGS BANK, OSWEGO**

[214 West First street; incorporated 1859]

ELLIOTT B. MOTT, President.  
 THOMAS F. GLEASON, Vice-President.  
 JAMES B. FARWELL, Vice-President.

CHARLES S. WRIGHT, Secretary.  
 WM. P. BURR, Treasurer.

**TRUSTEES**

NIEL GRAY, JR.,  
 BENJAMIN DENTON,  
 JAMES B. FARWELL,  
 FRANK P. FARRELL,  
 CHARLES H. BOND,

JAMES K. STOCKWELL,  
 EDGAR D. JOHNSON,  
 THOMAS F. GLEASON,  
 ELISHA B. POWELL,  
 ELLIOTT B. MOTT,

ARTHUR C. HALL,  
 JOHN D. HIGGINS,  
 FRANK E. SAYER,  
 THOMSON KINGSFORD,  
 DAVID D. LONG

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$2,400,938 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$7,000 00	\$7,498 75	\$8,120 00	
State of California .....	10,000 00	9,729 00	10,100 00	
State of Louisiana .....	15,000 00	15,443 50	16,500 00	
State of Oklahoma .....	10,000 00	10,200 00	10,800 00	
Cities in other States.....	95,000 00	99,570 52	101,480 00	
Cities in this State.....	370,985 48	400,590 09	385,646 98	
Towns in this State;.....	120,933 28	123,972 09	122,591 95	
Villages in this State.....	387,350 00	401,989 88	395,143 25	
School districts in this State	129,000 00	133,337 92	133,675 00	
Railroad mortgage bonds....	296,000 00	316,776 65	255,750 00	
	<u>\$1,441,268 76</u>	<u>\$1,519,108 40</u>	<u>\$1,439,907 18</u>	1,439,307 18
Banking house and lot, book value, \$35,000; cost, \$70,593.96; actual cash value.....				35,000 00
Cash on deposit in banks or trust companies.....				195,002 91
Cash on hand.....				81,192 54
Total of collectible interest.....				64,358 95
				<u>\$4,215,799 58</u>

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$3,859,492 39	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	74,489 27	\$3,933,981 66
Surplus on market value.....		281,817 92
		<u>\$4,215,799 58</u>
Surplus on par value, \$283,779.50.		

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$218,436 91
From depositors, not including dividends credited.....	1,038,280 18
From interest on loans, deposits and investments.....	191,955 27
From rents from banking house.....	1,333 82
From mortgages.....	225,005 00
From redemption of stocks and bonds.....	73,656 50
From stocks and bonds sold (total par value, \$16,000).....	16,710 99
From all other sources, viz.:	
Exchange .....	\$36 35
Redemption of judgment against State of New York.	16,976 28
	<u>17,012 63</u>
	<u>\$1,782,391 30</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,109,914 65	
For loans on bonds and mortgages.....	374,985 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,897.40).....	3,897 40	
For current expenses of the bank, viz.:		
For salaries .....	\$8,220 00	
For taxes: Banking house, \$894.65; surplus, \$2,188.05; on mortgages, \$82.....	3,294 70	
For expenses, except taxes, of banking house:		
Repairs .....	3,885 64	
Insurance .....	361 62	
Other .....	503 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,383 67	
		17,398 80
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	276,195 45	
		<u>\$1,782,391 30</u>

## STATISTICAL INFORMATION

Number of open accounts, January 1, 1917.....	8,069	
Number of accounts opened or reopened during the year.....	1,415	
Number of accounts closed during the year.....	1,236	
Amount deposited during the year, not including dividends credited for that period.....	\$1,037,638 06	
Amount withdrawn during the year.....	1,109,272 53	
Amount of dividends credited and paid for the year, viz:		
July 1, 1916 .....	\$74,012 98	
January 1, 1917.....	74,489 27	
Credited at other periods.....	1,062 77	
		149,564 97
Average amount of each account January 1, 1917.....	478 31	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$193,286 73	
Total expenses of the bank for the year 1916.....	17,398 80	
Dividends paid to depositors for the year 1916.....	149,564 97	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	26,322 96	

108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street ; incorporated 1870]

W. B. COUCH, President. HUBERT J. PEEBLES, Vice-President.  
CHAS A. TANNER, Vice-President. JAMES DUNLAP, Treasurer.

TRUSTEES

LAURENCE CLANCY, J. FRANK MARSDEN, CHARLES A. TANNER,  
W. B. COUCH, THOMAS H. BENNETT, FRED A. GAGE,  
R. ARTHUR DOWNEY, FRED'K B. SHEPHERD, A. RAYBORG HUNT,  
PETER HILBERT, O. S. OSTERHOUT, ALBERT F. MCCARTHY,  
NORMAN L. BATES, HUBERT J. PEEBLES, ALANSON S. PAGE.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,504,628 86  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$209,000 00	\$220,449 41	\$219,630 00
Cities in this State.....	260,416 89	266,540 90	265,891 89
Counties in this State.....	39,579 75	43,965 34	40,879 75
Towns in this State.....	82,786 64	83,931 21	84,559 44
Villages in this State.....	127,100 00	131,735 17	130,071 00
School districts in this State	109,200 00	109,783 12	109,161 00
Railroad mortgage bonds....	475,500 00	562,430 75	467,520 00
	<u>\$1,300,583 28</u>	<u>\$1,418,825 90</u>	<u>\$1,317,713 08</u>

1,317,713 08

Banking house and lot, book value, \$20,000; cost, \$20,000;  
actual cash value..... 20,000 00  
Cash on deposit in banks or trust companies..... 324,847 87  
Cash on hand..... 14,888 51  
Total of collectible interest..... 62,823 13  
Amount of all other assets, viz.:

Land contract ..... \$2,010 00  
Taxes advanced ..... 583 01

2,623 01

\$4,247,524 46

LIABILITIES

Amount due depositors, viz.:

Principal ..... \$3,835,196 58  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 74,470 70

\$3,909,667 28

Surplus on market value..... 337,857 13

\$4,247,524 46

Surplus on par value, \$320,727.38.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$279,766 34  
From depositors, not including dividends credited..... 903,572 71  
From interest on loans, deposits and investments..... 193,619 37  
From rents from banking house..... 1,542 04  
From mortgages..... 128,206 50  
From redemption of stocks and bonds..... 92,948 16  
From stocks and bonds sold (total par value, \$117,000)..... 116,675 14  
From real estate sold..... 6,500 00

## From all other sources, viz.:

Land contracts.....	\$5,475 00	
Redemption of judgments against State of New York	10,561 84	
Appraisal fees .....	32 00	
Taxes and insurance premiums, refunded.....	229 63	
		\$16,298 47
		<u>\$1,739,128 73</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,015,428 54	
For loans on bonds and mortgages.....	316,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000).....	46,968 75	
For interest (other than dividend payments to depositors)...	42 50	
For current expenses of the bank, viz.:		
For salaries .....	\$6,925 00	
For taxes: Banking house, \$773.40; surplus, \$2,655.36; on mortgages, \$71.....	3,499 76	
For expenses, except taxes, of banking house:		
Repairs .....	35 83	
Insurance .....	112 50	
Other .....	545 00	
For expenses of other real estate, viz.:		
Repairs .....	16 80	
Insurance .....	198 95	
Taxes .....	581 50	
Other .....	65 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,798 96	
		13,779 88
Other payments, viz.:		
Land contracts .....	\$6,000 00	
Taxes on mortgaged property.....	757 81	
Teller's cash .....	14 87	
		6,772 68
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	339,736 38	
		<u>\$1,739,128 73</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,556
Number of accounts opened or reopened during the year.....	934
Number of accounts closed during the year.....	884
Amount deposited during the year, not including dividends credited for that period.....	\$903,572 71
Amount withdrawn during the year.....	1,015,428 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$73,832 04
January 1, 1917.....	74,470 70
Paid but not credited.....	1,240 94
	149,543 68
Average amount of each account January 1, 1917.....	596 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$191,974 69
Total expenses of the bank for the year 1916.....	13,779 88
Dividends paid to depositors for the year 1916.....	149,543 68
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	28,651 13



# PUTNAM COUNTY

## 109. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President.  
S. PIERRE FIELDS, Vice-President.

DAVID P. VAIL, Vice-President.  
GEORGE H. REYNOLDS, Treasurer.

### TRUSTEES

MYRON P. HOWES,  
FREDERIC S. BARNUM,  
DAVID P. VAIL,  
L. STARR BARNUM,  
ALEX. F. LOBDELL,

WILLIAM E. SMITH,  
EMERSON W. ADDIS,  
FRANK H. PADDOCK,  
S. PIERRE FIELDS,  
OSCAR BAILEY,

GEO. H. REYNOLDS,  
DANIEL M. BARNES,  
FRED. A. PURDY,  
BENJAMIN O. NICHOLS,  
JOHN R. YALE,  
WM. A. FERRIS.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$728,950 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$17,000 00	\$17,365 70	\$17,000 00	
Cities in this State.....	183,987 17	195,719 32	188,532 30	
Counties in this State.....	18,000 00	18,072 88	18,259 20	
Towns in this State.....	22,000 00	23,240 97	23,065 00	
Villages in this State.....	220,583 19	227,755 68	230,424 78	
School districts in this State	68,150 00	71,195 26	71,400 05	
Railroad mortgage bonds....	20,000 00	18,600 00	15,250 00	
	<u>\$549,720 36</u>	<u>\$571,949 81</u>	<u>\$563,567 33</u>	563,567 33
Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value.....				20,000 00
Other real estate, book value, \$11,266.36; cost, \$11,266.36; actual cash value.....				11,266 36
Cash on deposit in banks or trust companies.....				102,457 60
Cash on hand.....				8,326 84
Total of collectible interest.....				17,823 75
Amount of all other assets, viz.: Rents accrued.....				109 63
				<u>\$1,452,501 51</u>

### LIABILITIES

Amount due depositors, viz :

Principal .....	\$1,340,078 39	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	25,195 38	\$1,365,273 72
Surplus on market value.....		87,227 79
		<u>\$1,452,501 51</u>

Surplus on par value, \$73,380.82.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$90,690 55
From depositors, not including dividends credited.....	273,344 99
From interest on loans, deposits and investments.....	61,741 50
From rents from banking house.....	478 00

From rents from other real estate.....	\$649 28
From mortgages.....	42,210 19
From redemption of stocks and bonds.....	31,115 00
	<hr/>
	\$500,229 51
	<hr/>

## PAYMENTS

To depositors, including dividends paid to them.....	\$200,251 64
For loans on bonds and mortgages.....	154,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000).....	20,600 00
For interest (other than dividend payments to depositors)...	370 69
For current expenses of the bank, viz.:	
For salaries .....	\$3,118 00
For taxes: Banking house, \$291.98; surplus, \$634.23; on mortgages, \$45 .....	971 21
For expenses, except taxes, of banking house:	
Repairs .....	2 65
Other .....	269 68
For expenses of other real estate, viz.:	
Repairs .....	700 17
Insurance .....	106 44
Taxes .....	211 56
Other .....	21 49
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,119 83
	<hr/>
	6,521 03
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,951 71
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	110,784 44
	<hr/>
	\$500,229 51
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,938
Number of accounts opened or reopened during the year.....	560
Number of accounts closed during the year.....	458
Amount deposited during the year, not including dividends credited for that period.....	\$273,344 99
Amount withdrawn during the year.....	200,251 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$24,119 97
January 1, 1917.....	25,195 33
	<hr/>
	49,315 30
Average amount of each account January 1, 1917.....	456 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$63,334 91
Total expenses of the bank for the year 1916.....	6,521 03
Dividends paid to depositors for the year 1916.....	49,315 30
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	7,498 58
	<hr/>

## QUEENS COUNTY

### 110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WEITLING, Vice-President.      EDWIN P. ROE, Vice-President  
ALFRED H. SCHLESINGER, Vice-Pres.      GEORGE W. GILLETTE, Secretary.

#### TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING,	EDWIN P. ROE,	GEORGE D'UER,
A. H. SCHLESINGER,	WILLIAM F. B'ILL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

#### FINANCIAL RESOURCES

Bonds and mortgages..... \$922,880 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$10,000 00	\$9,400 00	\$10,200 00	
Cities in other States.....	129,350 00	135,211 08	132,943 50	
Cities in this State.....	142,000 00	146,700 62	139,580 00	
Counties in this State.....	10,000 00	10,855 70	11,900 00	
Villages in this State.....	38,731 24	39,550 27	39,732 49	
School districts in this State	56,300 00	59,445 57	59,559 00	
Railroad mortgage bonds....	391,000 00	403,611 05	354,750 00	
	\$777,381 24	\$804,774 29	\$748,664 99	748,664 99
Banking house and lot, book value, \$19,624.80; cost, \$19,624,- 80; actual cash value.....				19,624 80
Other real estate book value, \$11,636.66; cost, \$11,636.66; actual cash value.....				11,636 66
Cash on deposit in banks or trust companies.....				108,124 07
Cash on hand.....				11,777 26
Total of collectible interest.....				29,197 25
				\$1,851,905 03

#### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$1,670,574 78	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	31,213 98	
	\$1,701,788 76	
Surplus on market value.....		150,116 27
		\$1,851,905 03

Surplus on par value, \$178,832.52.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$109,912 59
From depositors, not including dividends credited.....	413,979 86
From interest on loans, deposits and investments.....	81,330 04
From mortgages.....	48,780 00
From redemption of stocks and bonds.....	1,600 00
From stocks and bonds sold (total par value, \$39,000).....	42,100 00
From real estate sold.....	38,249 56

From all other sources, viz.:

Land contracts .....	\$729 62	
Telephone, notary, advertising, excess interest.....	7 59	
Mortgage satisfaction .....	11 25	
To hold against taxes.....	200 00	
Teller's cash over .....	11 00	
Revenue stamps, tax search, release and protest fees	32 20	
Profit on bonds sold.....	36 55	
Fire insurance premiums, refund.....	10 00	
		\$1,038 21
		<u>\$736,990 26</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$296,710 98
For loans on bonds and mortgages.....		185,700 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$89,131.24) .....		98,404 30
For interest (other than dividend payments to depositors)...		966 70
For current expenses of the bank, viz.:		
For salaries .....	\$6,238 00	
For taxes: Banking house, \$86.66; surplus, \$1,185.76; on mortgages, \$118.50.....	1,390 92	
For rent of banking rooms.....	540 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	606 53	
		8,775 45
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		11,636 66
Other payments, viz.:		
Telephone, notary, advertising, revenue stamps.....	\$6 70	
Mortgage satisfaction .....	11 25	
Held against taxes returned.....	200 00	
Payment account, new bank building.....	14,624 80	
Excess interest returned.....	1 09	
Fire insurance premium.....	10 00	
Teller's cash, protest fees and releases.....	41 00	
		14,894 84
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		119,901 33
		<u>\$736,990 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,623
Number of accounts opened or reopened during the year.....	490
Number of accounts closed during the year.....	280
Amount deposited during the year, not including dividends credited for that period.....	\$413,979 86
Amount withdrawn during the year.....	296,710 98
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$29,432 34
January 1, 1917.....	31,213 98
	60,646 32
Average amount of each account January 1, 1917.....	469 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$80,062 84
Total expenses of the bank for the year 1916.....	8,785 45
Dividends paid to depositors for the year 1916.....	60,646 32
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	10,631 07

## 111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM A. WARNOCK, President.  
 WM. W. GILLEN, Vice-President.  
 STEPHEN RYDER, Vice-President.

J. TYLER WATTS, Treasurer.  
 MARTIN S. RAPELYE, Secretary.

## TRUSTEES

WILLIAM A. WARNOCK,	LEANDER B. FABER,	EDGAR DUBS SHIMER,
WILLIAM W. GILLEN,	GEORGE K. MEYNEN,	CHARLES E. TWOMBLY,
STEPHEN RYDER,	WILLET C. DURAND,	A. JAMES VAN SICLEN,
J. TYLER WATTS,	WILLIAM L. WOOD,	STARR BRINCKERHOFF,
MARTIN S. RAPELYE,	ROBERT W. HIGBIE,	CLIFFORD M. TAPPEN.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3,313,265 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
District of Columbia.....	\$10,000 00	\$10,369 88	\$10,400 00	
Cities in other States.....	643,500 00	683,377 77	662,820 00	
Cities in this State.....	1,123,264 10	1,187,762 63	1,136,190 69	
Counties in this State.....	75,000 00	78,001 00	78,350 00	
Towns in this State.....	20,000 00	20,000 00	20,200 00	
Villages in this State.....	83,000 00	87,319 20	83,940 00	
School districts in this State	48,500 00	49,778 40	48,500 00	
Railroad mortgage bonds....	190,000 00	181,106 25	166,850 00	
	<u>\$2,193,264 10</u>	<u>\$2,297,714 63</u>	<u>\$2,207,250 69</u>	2,207,250 69
Banking house and lot, book value, \$60,000; cost, \$71,899.81; actual cash value.....				65,000 00
Other real estate, book value, \$158,461.64; cost, \$163,847.73; actual cash value.....				160,650 00
Cash on deposit in banks or trust companies.....				744,805 21
Cash on hand.....				42,433 71
Total of collectible interest.....				59,892 91
Amount of all other assets, viz.:				
Rents due and accrued .....			\$193 50	
Insurance paid for mortgagors.....			23 00	
				<u>257 10</u>
				<u>\$6,593,554 62</u>

## LIABILITIES

Amount due depositors, viz.:

Principal .....	\$5,989,514 99	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	108,485 17	\$6,098,000 16
Surplus on market value.....		495,554 46
		<u>\$6,593,554 62</u>

Surplus on par value, \$481,567.87.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$585,713 07
From depositors, not including dividends credited.....	1,789,297 60
From interest on loans, deposits and investments.....	272,328 79
From rents from banking house.....	4,914 00
From rents from other real estate.....	12,965 50
From mortgages.....	134,675 00
From redemption of stocks and bonds.....	18,000 00

From all other sources, viz.:

Sale of old furniture.....	\$6 00	
Insurance paid for mortgagor.....	14 09	
Rebate on real estate transaction.....	5 24	
		\$25 24
		<u>\$2,817,919 20</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,339,016 35	
For loans on bonds and mortgages.....	326,850 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$315,000).....	324,497 24	
For interest (other than dividend payments to depositors)...	3,125 56	
For current expenses of the bank, viz.:		
For salaries .....	\$10,243 35	
For taxes: Banking houses, \$1,312.80; surplus, \$4,212.92 .....	5,525 72	
For expenses, except taxes, of banking house:		
Repairs .....	783 95	
Insurance .....	28 70	
Other .....	4,277 93	
For expenses of other real estate, viz.:		
Repairs .....	2,404 34	
Insurance .....	303 97	
Taxes .....	3,120 48	
Other .....	4,378 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,842 74	
		32,907 25
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,246 28	
Other payments, viz: Insurance advanced.....	37 60	
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	787,238 92	
		<u>\$2,817,919 20</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	12,140	
Number of accounts opened or reopened during the year.....	2,268	
Number of accounts closed during the year.....	1,210	
Amount deposited during the year, not including dividends credited for that period.....	\$1,789,297 60	
Amount withdrawn during the year.....	1,339,016 35	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$102,322 71	
January 1, 1917.....	108,485 17	
		210,807 88
Average amount of each account January 1, 1917.....	502 30	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$268,123 88	
Total expenses of the bank for the year 1916.....	32,907 25	
Dividends paid to depositors for the year 1916.....	210,807 88	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	44,408 75	

**112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY**

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.  
 DANIEL S. JONES, Vice-President.  
 BENJAMIN MOORE, Vice-President.

JARVIS S. HICKS, Secretary.  
 ARTHUR WOODBURY, Asst. Secy.  
 C. L. PAETZOLD, Asst. Treasurer.

**TRUSTEES**

WILLIAM J. BURNETT,	D. G. MORRISON,	BENJAMIN MOORE,
D. S. JONES,	L. P. DEXTER,	H. K. LINES,
A. T. PAYNE,	W. H. SIEBRECHT,	JARVIS S. HICKS,
J. HARVEY SMEDLEY,	JOHN HARVEY,	C. CURTIS WOODRUFF.
H. F. JONES,		

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$5,438,135 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York .....	\$45,000 00	\$45,761 13	\$47,700 00	
State of Louisiana .....	40,000 00	42,479 12	42,400 00	
State of Oklahoma .....	25,000 00	25,387 50	25,750 00	
Cities in other States.....	837,500 00	867,497 39	881,310 00	
Cities in this State.....	1,251,742 50	1,275,804 72	1,278,766 50	
Counties in this State.....	438,445 00	454,206 67	450,402 23	
Towns in this State.....	83,500 00	84,982 51	86,380 00	
Villages in this State.....	672,329 32	688,983 38	690,997 61	
School districts in this State	239,100 00	245,218 27	245,905 00	
Railroad mortgage bonds....	265,000 00	282,388 01	234,900 00	
	<u>\$3,897,626 82</u>	<u>\$4,012,708 70</u>	<u>\$3,984,511 34</u>	3,984,511 34
Other real estate, book value, \$48,871.51; cost, \$48,871.51; actual cash value.....				48,871 51
Cash on deposit in banks or trust companies.....				785,744 17
Cash on hand.....				5,916 59
Total of collectible interest.....				81,426 11
				<u>\$10,344,604 72</u>

**LIABILITIES****Amount due depositors, viz.:**

Principal .....	\$9,187,894 53	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	165,121 00	\$9,353,015 62
Surplus on market value.....		991,589 10
		<u>\$10,344,604 72</u>

Surplus on par value, \$904,704.58.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$874,214 17
From depositors, not including dividends credited.....	3,525,225 97
From interest on loans, deposits and investments.....	467,090 20
From rents from banking house.....	85 00
From rents from other real estate.....	2,327 00
From mortgages.....	269,140 00
From redemption of stocks and bonds.....	90,555 00
From stocks and bonds sold (total par value, \$20,000).....	20,933 62
From real estate sold.....	21,500 00

From all other sources, viz.:

Advanced insurance premium repaid.....	\$90 00	
Redemption judgments against State of New York.	4,961 83	
		\$5,051 83
		<u>\$5,276,122 79</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,434,257 34	
For loans on bonds and mortgages.....	1,314,525 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$617,304.32).....	642,070 82	
For interest (other than dividend payments to depositors)...	4,055 08	
For current expenses of the bank, viz.:		
For salaries .....	\$25,306 51	
For taxes: Banking house, \$238.40; surplus, \$7,988.61; on mortgages, \$5,812.....	14,089 01	
For rent of banking rooms.....	4,999 92	
For expenses of other real estate, viz.:		
Repairs .....	3,024 60	
Insurance .....	102 25	
Taxes .....	788 56	
Other .....	303 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,515 60	
		52,129 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	37,002 62	
Other payments, viz.:		
Insurance premium advanced.....	\$90 00	
Payment on forged signature.....	331 68	
		421 68
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	791,660 76	
		<u>\$5,276,122 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	24,637	
Number of accounts opened or reopened during the year.....	5,367	
Number of accounts closed during the year.....	3,027	
Amount deposited during the year, not including dividends credited for that period.....	\$3,525,225 97	
Amount withdrawn during the year.....	2,434,257 34	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$152,593 40	
January 1, 1917.....	165,121 09	
		317,714 49
Average amount of each account January 1, 1917.....	379 63	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2	
Total amount of such accounts.....	\$6,468 50	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$467,822 16	
Total expenses of the bank for the year 1916.....	61,961 17	
Dividends paid to depositors for the year 1916.....	317,714 49	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	88,146 50	



113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1889]

WILLIAM T. JAMES, President.  
FRANK A. COLLINS, Vice-President.  
JOHN HEPBURN, Vice-President.

ABRAM C. HAGEMAN, Cashier.  
HENRY L. BOGERT, Treasurer.

TRUSTEES

HENRY L. BOGERT,  
LEWIS B. FRANKLIN,  
E. COVERT HULST,  
ABRAM C. HAGEMAN,  
EDGAR BOWNE,

JOHN HEPBURN,  
WILLIAM T. JAMES,  
FRANK A. COLLINS,  
GEORGE E. LEWIS,  
HARRISON S. MOORE,  
JAMES H. QUINLAN,

D. H. VANDEWATER,  
JAMES A. MACDONALD,  
DAVID MASTER,  
GEORGE O. HILDRETH,  
GILBERT W. ROBERTS.

FINANCIAL  
RESOURCES

Bonds and mortgages.....				\$2,617,325 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$116,000 00	\$123,653 00	\$119,260 00	
Cities in this State.....	295,000 00	317,897 59	296,320 00	
Towns in this State.....	83,000 00	86,876 29	85,570 00	
Villages in this State.....	195,000 00	207,205 29	204,419 50	
School districts in this State	454,250 00	475,093 64	482,055 00	
Railroad mortgage bonds....	320,000 00	362,279 00	300,600 00	
	<u>\$1,463,250 00</u>	<u>\$1,573,004 81</u>	<u>\$1,488,224 50</u>	1,488,224 50
Banking house and lot, book value, \$60,000; cost, \$63,765.88; actual cash value.....				60,000 00
Other real estate, book value, \$89,879.50; cost, \$89,879.50; actual cash value.....				89,879 50
Cash on deposit in banks or trust companies.....				380,417 96
Cash on hand.....				3,041 82
Total of collectible interest.....				34,550 53
				<u>\$4,673,439 31</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$4,241,171 26
Dividends credited or to be credited for the six months ending with December 31, 1916.....	77,100 71
	<u>\$4,318,271 97</u>
Surplus on market value.....	355,167 34
	<u>\$4,673,439 31</u>
Surplus on par value, \$330,192.84.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$330,622 07
From depositors, not including dividends credited.....	1,373,852 91
From interest on loans, deposits and investments.....	213,984 74
From rents from other real estate.....	4,918 70
From mortgages.....	153,850 00
From redemption of stocks and bonds.....	8,550 00
From stocks and bonds sold (total par value, \$45,000) .....	46,395 00
From real estate sold.....	23,500 57
From all other sources, viz.:	
Advanced taxes repaid.....	\$852 96
Advanced insurance repaid.....	70 00
	<u>923 96</u>
	<u>\$2,156,606 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$976,694 18
For loans on bonds and mortgages.....	355,075 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$383,000).....	405,094 63
For interest (other than dividend payments to depositors)...	3,799 17
For current expenses of the bank, viz.:	
For salaries .....	\$8,341 67
For taxes: Banking house, \$938.13; surplus, \$2,789.69.	3,727 82
For expenses, except taxes, of banking house:	
Repairs .....	15 98
Insurance .....	21 11
For expenses of other real estate, viz.:	
Repairs .....	1,383 88
Insurance .....	523 44
Taxes .....	2,148 98
Other .....	2,018 63
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,322 76
	21,484 22
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,089 97
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	383,459 78

\$2,156,696 95

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,989
Number of accounts opened or reopened during the year.....	1,873
Number of accounts closed during the year.....	1,062
Amount deposited during the year, not including dividends credited for that period.....	\$1,373,852 91
Amount withdrawn during the year.....	976,694 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$72,341 79
January 1, 1917.....	77,100 71
	149,442 50
Average amount of each account January 1, 1917.....	432 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$213,340 18
Total expenses of the bank for the year 1916.....	21,484 22
Dividends paid to depositors for the year 1916.....	149,442 50
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	42,413 46

# RENSSELAER COUNTY

## 114. TROY SAVINGS BANK, TROY

[32-38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President.  
THOMAS VAIL, Vice-President.

JAMES H. CALDWELL, Vice-President.  
J. E. ANTHONY, Treasurer.

### TRUSTEES

EDWARD C. GALE,  
JAMES K. P. PINE,  
THOMAS VAIL,  
JAMES H. CALDWELL,  
HARVEY S. MCLEOD,  
WILLIAM H. SHIELDS,  
WILLIAM M. SANFORD,

FRANK E. NORTON,  
HENRY S. LUDLOW,  
W. L. THOMPSON,  
ELIAS P. MANN,  
ALBERT E. CLUETT,  
HERBERT S. IDE,

JOHN PAINE,  
FRANK B. TWINING,  
HENRY WHEELER,  
PAUL COOK,  
HOBART W. THOMPSON,  
WILLIAM B. FREAR.

### FINANCIAL RESOURCES

Bonds and mortgages..... \$2,937,240 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States .....	\$50,000 00	\$69,203 12	\$55 500 00	
State of New York.....	204,000 00	214,970 00	226,640 00	
State of Tennessee .....	300,000 00	308,783 88	328,900 00	
Cities in other States.....	2,635,000 00	2,729,583 28	2,648,950 00	
Cities in this State.....	2,232,533 30	2,345,840 53	2,301,204 30	
Counties in this State.....	378,500 00	387,598 10	376,830 00	
Villages in this State.....	83,000 00	83,668 50	82,400 00	
School districts in this State	40,000 00	40,000 00	40,000 00	
Railroad mortgage bonds...	2,755,000 00	2,864,817 01	2,509,620 00	
	<u>\$8,678,033 30</u>	<u>\$9,044,464 40</u>	<u>\$8,570,044 30</u>	8,570,044 30
Banking house and lot, book value, \$120,000; cost, \$481,675; actual cash value.....				120,000 00
Cash on deposit in banks or trust companies.....				652,535 57
Cash on hand.....				54,018 32
Total of collectible interest.....				155,349 60
Amount of all other assets, viz.:				
Accrued rents .....			\$93 75	
Taxes and interest on mortgaged premises advanced.			207 48	
			<u>301 23</u>	
				<u>\$12,489,489 52</u>

### LIABILITIES

Amount due depositors, viz.: Principal.....	\$11,128,306 10
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917.....	95,425 22
Surplus on market value.....	1,265,758 20
	<u>\$12,489,489 52</u>

Surplus on par value, \$1,373,747.20.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$809,146 71
From depositors, not including dividends credited.....	1,699,493 46
From interest on loans, deposits and investments.....	504,148 56
From rents from banking house.....	4,741 67
From mortgages.....	338,709 50

From redemption of stocks and bonds.....	\$114,160 55
From stocks and bonds sold (total par value, \$275,000).....	283,450 00
From all other sources, viz.:	
Redemption of judgment against State of New York.	\$9,139 81
Refund on surety bond.....	7 81
	<hr/> 9,147 62
	<hr/> <hr/> \$3,762,998 07

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,990,779 97
For loans on bonds and mortgages.....	323,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,000).....	685,713 32
For interest (other than dividend payments to depositors)...	8,545 12
For current expenses of the bank, viz.:	
For salaries .....	\$17,012 33
For taxes: Banking house, \$10,933.28; surplus, \$10,396.24; on mortgages, \$1.50.....	21,331 02
For expenses, except taxes, of banking house:	
Repairs .....	701 53
Insurance .....	536 86
Other .....	2,117 67
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,909 54
	<hr/> 47,608 95
Other payments, viz.: Taxes advanced on mortgaged premises	196 82
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	700,553 89
	<hr/> <hr/> \$3,762,998 07

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1917.....	19,094
Number of accounts opened or reopened during the year.....	3,152
Number of accounts closed during the year.....	2,503
Amount deposited during the year, not including dividends credited for that period.....	\$1,699,493 46
Amount withdrawn during the year.....	1,990,779 97
Amount of dividends credited and paid for the year, viz.:	
April 3, 1916.....	\$188,971 78
October 3, 1916.....	188,896 33
	<hr/> 377,868 11
Average amount of each account January 1, 1917.....	582 81
Rate per cent. of dividends to depositors during the six months ending April 3, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending October 3, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$493,875 15
Total expenses of the bank for the year 1916.....	47,608 95
Dividends paid to depositors for the year 1916.....	378,334 50
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<hr/> 67,931 70

**RICHMOND COUNTY**

**115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON**

[1619 Richmond terrace; incorporated 1896]

J. F. SMITH, President. F. W. TOMPKINS, Treasurer.  
AZEL F. MERRELL, Vice-President. GEORGE H. TREDWELL, Secretary.  
BENEDICT PARKER, Vice-President.

**TRUSTEES**

JOHN F. SMITH, HENRY P. MORRISON, ALBERT K. BUHL,  
AZEL F. MERRELL, GEO. H. TREDWELL, SAMUEL W. FANCHER,  
BENEDICT PARKER, WM. J. DAVIDSON, MELVIN L. DECKER,  
GEORGE M. MATTHIUS, SAMUEL ECKSTEIN, CHAS. E. SIMONSON,  
FRANK W. TOMPKINS, JOSEPH H. MALOY, HARRY M. THAYER,  
JOHN A. SNYDER,

**FINANCIAL  
RESOURCES**

Bonds and mortgages..... \$1,047,574 75  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$35,000 00	\$36,862 50	\$39,600 00	
State of Louisiana.....	15,000 00	14,913 00	15,750 00	
Cities in other States.....	25,000 00	26,475 00	26,350 00	
Cities in this State.....	81,000 00	83,708 66	82,120 00	
Counties in this State.....	5,500 00	5,950 00	5,945 00	
Villages in this State.....	100,000 00	105,721 68	103,880 00	
School districts in this State	43,440 00	44,953 66	44,390 00	
Railroad mortgage bonds....	236,000 00	232,594 50	220,560 00	
	<u>\$540,940 00</u>	<u>\$551,179 00</u>	<u>\$537,595 00</u>	537,595 00
Banking house and lot, book value, \$15,000; cost, \$15,197.23; actual cash value.....				15,000 00
Other real estate, book value, \$3,138.94; cost, \$3,138.94; actual cash value.....				3,138 94
Cash on deposit in banks or trust companies.....				276,995 88
Cash on hand.....				37,195 65
Total of collectible interest.....				12,604 52
Amount of all other assets, viz.: Land contracts.....				9,692 91
				<u>\$1,939,797 65</u>

**LIABILITIES**

Amount due depositors, viz.:	
Principal .....	\$1,790,472 32
Dividends credited or to be credited for the six months ending with December 31, 1916.....	31,865 88
	<u>\$1,822,337 65</u>
Other liabilities, viz.: Due unknown depositors.....	197 00
Surplus on market value.....	117,263 00
	<u>\$1,939,797 65</u>
Surplus on par value, \$120,608.	

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$170,079 71
From depositors, not including dividends credited.....	851,225 55
From interest on loans, deposits and investments.....	86,209 25

# RICHMOND COUNTY

277

From rents from banking house.....	\$468 00
From mortgages .....	55,150 00
From redemption of stocks and bonds.....	13,557 50
From real estate sold.....	6,000 00
From all other sources, viz.:	
Insurance premiums, taxes, etc., advanced — refunded	\$78 90
Land contracts .....	227 00
Amount due unknown depositors to cash account....	197 00
Mortgage tax refund.....	25 75
	<u>538 74</u>

\$1,183,228 75

## PAYMENTS

To depositors, including dividends paid to them.....	\$649,569 41
For loans on bonds and mortgages.....	105,874 75
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$89,000) .....	87,576 25
For interest (other than dividend payments to depositors) ...	808 35
For current expenses of the bank, viz.:	
For salaries .....	\$6,821 00
For taxes: Banking house, \$159.06; surplus, \$1,139.24; on mortgages, \$627.....	1,925 30
For expenses, except taxes, of banking house:	
Repairs .....	82 57
Insurance .....	41 03
Other .....	48 40
For expenses of other real estate, viz.:	
Repairs .....	46 75
Insurance .....	90 60
Taxes .....	421 90
Other .....	719 47
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,902 01
	<u>12,099 03</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,233 94
Other payments, viz.:	
Foreclosure expenses .....	\$875 49
Purchase of plot for new building.....	8,000 00
	<u>8,875 49</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	314,191 53
	<u>\$1,183,228 75</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,010
Number of accounts opened or reopened during the year.....	1,054
Number of accounts closed during the year.....	521
Amount deposited during the year, not including dividends credited for that period.....	\$851,225 55
Amount withdrawn during the year.....	649,569 41
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$29,457 18
January 1, 1917.....	31,865 33
	<u>61,322 51</u>
Average amount of each account January 1, 1917.....	297 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$88,168 86
Total expenses of the bank for the year 1916.....	13,012 02
Dividends paid to depositors for the year 1916.....	61,322 51
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>13,834 33</u>

116. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1864]

EDWARD C. BRIDGMAN, President.  
EDUARD C. MEURER, Vice-President.  
GEO. S. HUMPHREY, Vice-President.

HERMAN C. HAGEDORN, Cashier.  
GEO. C. HALL, Assistant Cashier.

TRUSTEES

E. C. BRIDGMAN,  
WILLY SONNTAG,  
W. HUDSON CLARK,  
FEDOR SCHMIDT,  
J. B. PEARSON,  
ERNST WEHNCKE,  
OTTO LINDEMANN,

PATRICK BRADY,  
ED. C. MEURER,  
CHAS. A. BRUNS,  
WILLIAM L. VOORHIS,  
EDMUND L. JUDSON,  
GEO. S. HUMPHREY,

J. EDW. STAKE,  
WM. J. WELSH,  
JOHN CARMICHAEL,  
OTTO J. THOMEN,  
CARL F. GRIESHABER,  
ERNEST R. MOODY,  
J. DWIGHT LEGGETT.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3,278,731 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$349,000 00	\$353,575 05	\$353,500 00
Cities in this State.....	484,000 00	486,584 19	482,270 00
Counties in this State.....	124,000 00	130,769 00	124,480 00
Towns in this State.....	25,000 00	25,325 10	26,000 00
Villages in this State.....	27,000 00	27,308 94	27,570 00
School districts in this State	125,200 00	135,018 10	135,811 00
Railroad mortgage bonds....	1,214,000 00	1,236,868 12	1,170,087 50
	<u>\$2,348,200 00</u>	<u>\$2,395,448 50</u>	<u>\$2,319,718 50</u>

2,319,718 50

Banking house and lot, book value, \$16,000; cost, \$49,192.47;  
actual cash value..... 49,192 47  
Other real estate, book value, \$23,067.86; cost, \$23,067.86;  
actual cash value..... 23,035 00  
Cash on deposit in banks or trust companies..... 378,536 64  
Cash on hand..... 44,014 57  
Total of collectible interest..... 106,549 23  
Amount of all other assets, viz.: Insurance premiums advanced 302 51

\$6,200,080 42

LIABILITIES

Amount due depositors, viz.:  
Principal ..... \$5,626,695 47  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 101,730 55  
\$5,728,426 02  
Other liabilities, viz.: Amounts held on account of taxes and  
interest . . . . . 1,762 09  
Surplus on market value..... 469,892 31  
\$6,200,080 42

Surplus on par value, \$498,373.81.

CASH TRANSACTIONS DURING THE YEAR 1916  
RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$403,981 74  
From depositors, not including dividends credited..... 2,003,724 49  
From interest on loans, deposits and investments..... 266,401 10  
From rents from banking house..... 4,777 74  
From rents from other real estate..... 988 00  
From mortgages ..... 226,305 00  
From redemption of stocks and bonds..... 12,600 00  
From stocks and bonds sold (total par value, \$69,200)..... 68,515 00  
From real estate sold..... 6,165 00  
From all other sources, viz.:  
Insurance premiums ..... \$660 44  
Account of taxes and interest..... 2,716 00  
Fire insurance ..... 482 50  
Deposit on account of sale of real estate..... 220 00  
Repairs on mortgaged premises..... 235 00

Receiver fees .....	\$250 00	
Mortgage tax returned.....	11 25	
		\$4,575 19
		<u>\$2,998,033 26</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,549,380 42	
For loans on bonds and mortgages.....	476,475 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$458,000) .....	479,220 62	
For interest (other than dividend payments to depositors) ..	4,665 54	
For current expenses of the bank, viz.:		
For salaries .....	\$22,356 61	
For taxes: Banking house, \$1,046.90; surplus, \$3,839.97; on mortgages, \$2,136.....	7,022 87	
For expenses, except taxes, of banking house:		
Repairs .....	1,863 69	
Insurance .....	121 38	
Other .....	2,070 75	
For expenses of other real estate, viz.:		
Repairs .....	312 47	
Insurance .....	15 00	
Taxes .....	361 11	
Other .....	316 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,194 90	
		41,635 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		11,159 64
Other payments, viz.:		
Insurance premiums .....	\$310 02	
Fire insurance .....	8,482 50	
Interest and taxes.....	2,187 73	
Deposit, guarantees of payment, inheritance tax.....	1,000 00	
Deposit on account sale of real estate returned.....	470 00	
Receiver fees .....	250 00	
Repairs on real estate.....	235 00	
Teller's cash short.....	10 00	
		12,945 25
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		422,551 21
		<u>\$2,998,033 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	15,515	
Number of accounts opened or reopened during the year....	2,469	
Number of accounts closed during the year.....	1,335	
Amount deposited during the year, not including dividends credited for that period.....	\$2,003,724 49	
Amount withdrawn during the year.....	1,549,380 42	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$96,263 67	
January 1, 1917.....	101,730 55	
		197,994 22
Average amount of each account January 1, 1917.....	369 22	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1	
Total amount of such accounts.....	\$3,336 18	
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4	
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$284,251 88	
Total expenses of the bank for the year 1916.....	41,635 58	
Dividends paid to depositors for the year 1916.....	197,994 22	
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	44,622 08	



SAINT LAWRENCE COUNTY

117. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1900]

ANDREW IRVING, President. JAMES E. KELLY, Treasurer.  
R. H. HUTCHINGS, Vice-President. C. D. RANGLES, Secretary.  
G. C. MADILL, Vice-President.

TRUSTEES

ERNEST M. AKINS, RICHARD H. HUTCHINGS, JOHN B. TYO,  
FRANK W. AMES, ANDREW IRVING, GEO. E. VAN KENNEN,  
FRANK CHAPMAN, WALTER G. KELLOGG, JAMES M. WELLS,  
GEORGE F. DARROW, JAMES E. KELLY, ABNER D. WHITNEY,  
ROBT. J. DONAHUE, SAMUEL W. LEONARD, DENNIS B. LUCY,  
EDGAR B. ELETHORP, DENNIS LYNCH, WILLIAM H. WHITFORD,  
JOHN T. HANNAN, GRANT C. MADILL, THOMAS SPRATT,  
JOHN C. HOWARD, CHAS. D. RANGLES, JOSEPH W. FLEMING,  
FELIX HULSER,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$435,118 61  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$5,000 00	\$4,970 00	\$5,250 00	
Cities in other States.....	103,000 00	106,725 69	109,020 00	
Cities in this State.....	117,463 68	118,523 39	119,905 68	
Counties in this State.....	15,000 00	15,389 48	15,800 00	
Towns in this State.....	23,200 00	24,054 16	24,747 00	
Villages in this State.....	64,980 00	65,841 13	67,379 00	
School districts in this State	35,500 00	36,139 10	36,700 00	
Railroad mortgage bonds...	241,000 00	232,578 75	226,880 00	
	<u>\$605,143 68</u>	<u>\$604,216 70</u>	<u>\$605,691 68</u>	605,691 68
Cash on deposit in banks or trust companies.....				45,715 31
Cash on hand.....				871 94
Total of collectible interest.....				9,184 02
				<u>\$1,096,581 56</u>

LIABILITIES

Amount due depositors, viz.:		
Principal .....	\$1,035,969 03	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	16,614 41	
	<u>\$1,052,583 44</u>	
Surplus on market value.....	43,998 12	
	<u>\$1,096,581 56</u>	

Surplus on par value, \$43,450.12.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$81,028 94
From depositors, not including dividends credited.....	417,126 25
From interest on loans, deposits and investments.....	46,244 11
From mortgages .....	39,401 00

From redemption of stocks and bonds.....	\$31,000 00
From stocks and bonds sold (total par value \$28,000).....	28,872 50
From all other sources, viz.: Refund of insurance premiums	58 60
	<hr/>
	\$623,731 40
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$348,027 88
For loans on bonds and mortgages.....	78,612 52
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$143,500).....	141,510 53
For interest (other than dividend payments to depositors) ..	1,374 29
For current expenses of the bank, viz.:	
For salaries .....	\$4,532 13
For taxes: Surplus, \$362.50; on mortgages, \$68.75....	431 25
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,918 91
	<hr/>
	7,477 29
Other payments, viz.:	
Insurance premiums paid on mortgaged property.....	\$75 65
Suspense account (cash short).....	65 99
	<hr/>
	141 64
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	46,587 25
	<hr/>
	\$623,731 40
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,865
Number of accounts opened or reopened during the year....	994
Number of accounts closed during the year.....	823
Amount deposited during the year, not including dividends credited for that period.....	\$417,126 25
Amount withdrawn during the year.....	348,027 88
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$15,559 52
January 1, 1917.....	16,614 41
Credited at other periods.....	239 07
	<hr/>
	32,413 00
Average amount of each account January 1, 1917.....	272 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$45,836 75
Total expenses of the bank for the year 1916.....	7,477 29
Dividends paid to depositors for the year 1916.....	32,413 00
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	5,946 46
	<hr/>

# SCHENECTADY COUNTY

## 118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President.  
WM. L. PEARSON, Vice-President.

H. W. DENNINGTON, Vice-President.  
ALLEN W. JOHNSTON, Treasurer.

### TRUSTEES

EVERETT SMITH,  
WILLIAM L. PEARSON,  
H. W. DENNINGTON,  
HENRY BRADT,

ALLEN W. JOHNSTON,  
HERMAN V. MYNDERSE,  
LEWIS A. SKINNER,  
F. W. MCCLELLAN,  
WILLIAM DALTON,

GEORGE E. EMMONS,  
H. ROGER HEGEMAN,  
CHAS. S. WASHBURN,  
JOHN G. BARRY,

### FINANCIAL RESOURCES

Bonds and mortgages ..... \$5,253,407 11  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$25,000 00	\$26,695 00	\$25,750 00	
State of Massachusetts.....	50,000 00	49,000 00	47,500 00	
Cities in other States.....	1,187,380 00	1,217,124 98	1,172,679 00	
Cities in this State.....	1,237,343 26	1,274,648 72	1,255,770 23	
Counties in this State.....	478,750 00	502,924 70	494,795 00	
Towns in this State.....	55,000 00	55,491 21	56,200 09	
Villages in this State.....	221,100 00	224,281 77	228,110 00	
School districts in this State	34,000 00	35,256 12	35,700 00	
Railroad mortgage bonds...	125,000 00	118,687 50	107,500 00	
	<u>\$3,413,573 26</u>	<u>\$3,504,110 00</u>	<u>\$3,424,004 23</u>	3,424,004 23
Banking house and lot, book value, \$100,000; cost, \$76,050.27; actual cash value .....				76,050 27
Other real estate, book value, \$5,500; cost, \$6,576.03; actual cash value .....				5,500 00
Cash on deposit in banks or trust companies.....				568,899 91
Cash on hand.....				189,984 61
Total of collectible interest.....				140,893 08
				<u><u>\$9,658,739 21</u></u>

### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$8,992,686 08	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	141,845 32	\$9,134,531 40
Other liabilities, viz.: Junior Department (without interest)		162 22
Surplus on market value.....		524,045 59
		<u><u>\$9,658,739 21</u></u>

Surplus on par value, \$513,614.62.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916 before transactions of the day.....	\$753,220 11
From depositors, not including dividends credited.....	3,661,730 68
From interest on loans, deposits and investments.....	382,643 95
From mortgages .....	131,726 25
From redemption of stocks and bonds.....	97,733 59
From stocks and bonds sold (total par value, \$150,000)....	129,000 00
From real estate sold.....	3,132 09

## From all other sources, viz.:

Junior department .....	\$263 21	
Correction of interest credited.....	3 31	
Accrued interest on bonds purchased.....	437 50	
Mortgage loans, taxes, insurance premiums and interest advanced .....	969 62	
Exchange on travelers' checks.....	6 30	
		\$1,679 94

\$5,160,866 61

## PAYMENTS

To depositors, including dividends paid to them.....	\$2,826,934 57
For loans on bonds and mortgages.....	745,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$736,154.35) .....	763,520 58
For interest (other than dividend payments to depositors) ..	7,725 75
For current expenses of the bank, viz.:	

For salaries .....	\$32,822 28
For taxes: Banking house, \$3,133.45; surplus, \$4,209.28 ..	7,342 73
For expenses, except taxes, of banking house: Insurance .....	231 00
For expenses of other real estate, viz.:	
Repairs .....	6 40
Insurance .....	27 75
Taxes .....	388 45
Other .....	740 08
For other expenses, not including expenses of other real estate nor other expenses of banking house...	10,244 06

51,802 74

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,500 00
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## Other payments, viz.:

Junior department .....	\$269 29
Correction of interest.....	28 22
Mortgage loan, taxes, search and insurance premiums advanced .....	718 75
Protest fees .....	1 60
Revenue stamp .....	2 00
Real estate account.....	132 09
Suspense .....	146 00
Error of remittance on bonds.....	50

1,298 45

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	758,884 52
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\$5,160,866 61

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	39,493
Number of accounts opened or reopened during the year.....	9,612
Number of accounts closed during the year.....	4,722
Amount deposited during the year, not including dividends credited for that period.....	\$3,661,730 68
Amount withdrawn during the year.....	2,826,934 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$131,610 09
January 1, 1917.....	141,845 32
	273,455 41
Average amount of each account January 1, 1917.....	227 70
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$381,214 52
Total expenses of the bank for the year 1916.....	51,802 74
Dividends paid to depositors for the year 1916.....	273,455 41
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	55,956 37

SENECA COUNTY

119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President. HORACE D. KNIGHT, Vice-President.  
ELIAS LESTER, Vice-President. EDWARD W. ADDISON, Treasurer.  
S. ROMAYNE SOMERS, Asst. Treas.

TRUSTEES

EDWARD W. ADDISON, ELIAS LESTER, CHAS. S. SANDERSON,  
HAMILTON GARNSEY, FRED MAIER, FRED L. STORY,  
CHAS. F. HAMMOND, CARL W. MAIER, ALBERT P. HANEY,  
HORACE D. KNIGHT, C. A. MACDONALD, T. JEFFERSON YAWGER,  
HENRY R. MICKS.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$396,597 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Arizona.....	\$5,000 00	\$5,103 25	\$5,250 00	
State of Mississippi.....	10,000 00	10,355 00	10,000 00	
Cities in other States.....	26,900 00	26,667 60	28,840 00	
Cities in this State.....	36,000 00	36,427 47	36,400 00	
Counties in this State.....	28,404 50	28,946 50	29,310 04	
Towns in this State.....	9,500 00	9,609 07	9,615 00	
Villages in this State.....	146,500 00	149,948 16	151,467 50	
School districts in this State	30,380 00	31,052 68	30,300 00	
Railroad mortgage bonds...	236,000 00	241,682 20	218,179 00	
	<u>\$527,784 50</u>	<u>\$539,791 93</u>	<u>\$517,352 54</u>	517,352 54
Other real estate, book value, \$8,000; cost, \$11,485.15; actual cash value .....				11,485 15
Cash on deposit in banks or trust companies.....				129,370 75
Cash on hand.....				4,489 44
Total of collectible interest.....				12,255 24
Amount of all other assets, viz.: Land contract.....				550 00
				<u>\$1,072,100 12</u>

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$386,530 84	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	18,255 29	\$1,004,786 13
Surplus on market value.....		67,313 99
		<u>\$1,072,100 12</u>
Surplus on par value, \$77,745.95.		

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$126,864 43
From depositors, not including dividends credited.....	325,032 12
From interest on loans, deposits and investments.....	46,512 04
From rents from other real estate.....	461 18
From mortgages .....	32,980 13
From redemption of stocks and bonds.....	38,244 43
From loans paid.....	4,958 35

From all other sources, viz.:

Collection and exchange.....	\$12 41	
Insurance premium and taxes advanced.....	84 50	
		\$96 91
		<u>\$575,149 59</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$320,987 37
For loans on bonds and mortgages.....		92,265 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000).....		18,862 50
For interest (other than dividend payments to depositors) ..		128 61
For current expenses of the bank, viz.:		
For salaries .....	\$4,260 00	
For taxes: Surplus, \$392.21; on mortgages, \$359.50..	751 71	
For rent of banking rooms.....	400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	596 13	
		<u>6,006 84</u>
Other payments, viz.:		
Loss .....	\$3,037 90	
Error in July dividend.....	1 18	
		<u>3,039 08</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		133,860 19
		<u>\$575,149 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....		3,195
Number of accounts opened or reopened during the year....		586
Number of accounts closed during the year.....		540
Amount deposited during the year, not including dividends credited for that period.....		\$325,032 12
Amount withdrawn during the year.....		320,987 37
Amount of dividends credited and paid for the year, viz.:		
July 1, 1916.....	\$18,048 16	
January 1, 1917.....	18,255 29	
		<u>36,303 45</u>
Average amount of each account January 1, 1917.....		314 48
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....		4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....		\$46,266 77
Total expenses of the bank for the year 1916.....		6,006 84
Dividends paid to depositors for the year 1916.....		36,303 45
Net earnings for the year 1916 over expenses and dividends paid to depositors .....		<u>3,956 48</u>

SUFFOLK COUNTY

120. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President.  
GEORGE M. VAIL, Vice-President.

USHER B. HOWELL, Secretary.  
OTIS G. PIKE, Assistant Secretary.

TRUSTEES

TIMOTHY M. GRIFFING,  
GEORGE W. COOPER,  
C. M. BLYDENBURGH,  
GEORGE M. VAIL,  
USHER B. HOWELL,  
JOSEPH M. BELFORD,  
THAD. N. BENJAMIN,

OTIS G. PIKE,  
HENRY H. PRESTON,  
ERASTUS F. POST,  
NAT. S. TUTHILL,  
GEORGE H. PERKINS,  
F. PORTER HOWELL,  
JACOB MEYER,

FRANK H. WELLS,  
O. EDMUND GRISWOLD,  
ELBERT M. DAVIS,  
ABRAM S. POST,  
WILLIS D. VAN BRUNT,  
GILBERT D. ROGERS,  
EDWIN D. FISHEL,

FINANCIAL-  
RESOURCES

Bonds and mortgages..... \$4,754,271 71  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$240,000 00	\$267,347 70	\$297,250 00
Cities in this State.....	569,500 00	594,193 02	590,414 70
Counties in this State.....	20,000 00	20,135 80	20,500 00
Towns in this State.....	147,000 00	153,854 05	155,605 00
Villages in this State.....	212,856 48	217,517 08	220,552 30
School districts in this State	39,188 00	39,435 42	386,528 58
Railroad mortgage bonds...	200,000 00	220,512 50	179,300 00
	<u>\$1,868,544 48</u>	<u>\$1,903,995 57</u>	<u>\$1,850,150 58</u>

1,850,150 58

Banking house and lot, book value, \$25,000; cost, \$50,043.29;  
actual cash value.....

25,000 00

Other real estate, book value, \$84,974.73; cost, \$84,974.73;  
actual cash value.....

84,974 73

Cash on deposit in banks or trust companies.....

837,118 63

Cash on hand.....

40,138 45

Total of collectible interest.....

82,695 68

\$7,674,349 78

LIABILITIES

Amount due depositors, viz.:

Principal ..... \$6,323,647 83  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 127,016 79

\$6,450,664 62

Surplus on market value.....

1,223,685 16

\$7,674,349 78

Surplus on par value, \$1,182,079.06.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$711,468 61
From depositors, not including dividends credited.....	1,151,586 05
From interest on loans, deposits and investments.....	372,218 44
From rents from banking house.....	2,895 00
From rents from other real estate.....	3,569 45
From mortgages .....	298,479 08
From redemption of stocks and bonds.....	53,288 32
From real estate sold.....	29,319 20
	<u>\$2,622,824 15</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$927,607 52
For loans on bonds and mortgages.....	697,504 67
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,200).....	62,609 70
For interest (other than dividend payments to depositors)...	567 73
For current expenses of the bank, viz.:	
For salaries .....	\$15,262 85
For taxes: Banking house, \$1,298.26; surplus, \$11,089.88; on mortgages, \$1,737.25.....	14,125 39
For expenses, except taxes, of banking house:	
Repairs .....	293 41
Other .....	2,081 03
For expenses of other real estate, viz.:	
Repairs .....	902 20
Insurance .....	125 37
Taxes .....	1,641 53
Other .....	491 21
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,658 21
	<hr/>
	37,581 20
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	19,696 25
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	877,257 08
	<hr/>
	\$2,622,824 15
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,498
Number of accounts opened or reopened during the year.....	1,061
Number of accounts closed during the year.....	704
Amount deposited during the year, not including dividends credited for that period.....	\$1,151,586 05
Amount withdrawn during the year.....	927,607 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$122,688 66
January 1, 1917.....	127,016 79
	<hr/>
	249,705 45
Average amount of each account January 1, 1917.....	679 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4 and 4½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$370,756 48
Total expenses of the bank for the year 1916.....	39,319 63
Dividends paid to depositors for the year 1916.....	249,705 45
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	81,731 40
	<hr/>



**121. SAG HARBOR SAVINGS BANK, SAG HARBOR**

[Main street; incorporated 1860]

HERVEY T. HEDGES, President.

WM. R. REIMAN, Vice-President.

CLIFFORD J. FOSTER, Vice-President.

EVERETT L. TINDALL, Treasurer.

JOHN Y. CORWIN, Asst. Treasurer.

**TRUSTEES**JOHN H. HUNT,  
HERVEY T. HEDGES,  
OLIVER H. NICKERSON,  
HENRY F. COOK,  
WILLIAM C. GREENE,  
EVERETT L. TINDALL,  
WILLIAM R. REIMAN,  
OLIN M. EDWARDS,  
JOHN Y. CORWIN,  
CASPER SCHAEFER,JOHN M. WOODWARD,  
BURTON D. CORWIN,  
ED. B. HILL,  
FRANK W. CORWIN,  
ADDISON M. COOK,  
EDWARD A. HILDRETH,  
WILLIAM D. HALSEY,  
EDGAR A. HILDRETH,  
CHARLES W. RACKETT,CHAS. W. RACKETT, Jr.,  
HENRY SCHWENK,  
J. H. MULFORD,  
NELSON C. OSBORNE,  
JONATHAN BAKER,  
WILLIAM H. PIERSON,  
BENJ. F. ROGERS,  
CLIFFORD J. FOSTER,  
WM. H. BARNES,  
J. HERVEY TOPPING.**FINANCIAL  
RESOURCES**Bonds and mortgages..... \$1,412,975 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$151,000 00	\$160,661 30	\$152,640 00
Cities in this State.....	65,000 00	67,363 81	62,590 00
Counties in this State.....	25,000 00	25,705 00	24,850 00
Towns in this State.....	24,000 00	25,368 00	23,440 00
Villages in this State.....	45,200 00	45,483 50	45,720 00
School districts in this State	100,400 00	107,847 28	110,245 00
Railroad mortgage bonds...	190,000 00	195,562 50	170,250 00
	<u>\$600,600 00</u>	<u>\$627,991 39</u>	<u>\$569,735 00</u>

589,735 00

Banking house and lot, book value, \$32,500; cost, \$47,515.56;  
actual cash value.....

32,500 00

Other real estate, book value, \$109,522.57; cost, \$111,358.52;  
actual cash value.....

109,522 57

Cash on deposit in banks or trust companies.....

251,298 07

Cash on hand.....

17,181 83

Total of collectible interest.....

36,339 74

Amount of all other assets, viz.:

Taxes advanced .....	\$3,787 33
Insurance premiums advanced.....	1,515 50
Rents accrued .....	43 75

5,346 58

\$2,454,898 79**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$2,180,394 94
Dividends credited or to be credited for the six months ending with December 31, 1916.....	41,180 45

\$2,221,575 39

Surplus on market value.....

233,323 40

\$2,454,898 79

Surplus on par value, \$244,188.40.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$212,059 42
From depositors, not including dividends credited.....	423,502 18
From interest on loans, deposits and investments.....	105,941 60
From rents from banking house.....	1,006 73

# SUFFOLK COUNTY

289

From rents from other real estate.....	\$799 00
From mortgages.....	102,615 00
From redemption of stocks and bonds.....	16,700 00
From real estate sold.....	1,225 00
From all other sources, viz.:	
Insurance premium advanced.....	\$350 24
Taxes advanced .....	291 22
Deficiency judgment .....	30 00
Redemption of judgments against the State of New York .....	5,983 66
	<u>6,655 12</u>
	<u>\$870,594 05</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$351,515 63
For loans on bonds and mortgages.....	171,550 00
For interest (other than dividend payments to depositors)...	191 52
For current expenses of the bank, viz.:	
For salaries .....	\$4,880 00
For taxes: Banking house, \$639.33; surplus, \$2,065.79; on mortgages, \$660.50.....	3,385 62
For expenses, except taxes, of banking house:	
Repairs .....	661 19
Insurance .....	15 93
Other .....	327 00
For expenses of other real estate, viz.:	
Repairs .....	1,050 78
Insurance .....	160 90
Taxes. . . . .	2,646 48
Other .....	169 81
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,522 61
	<u>14,819 82</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	58,667 95
Other payments, viz:	
Insurance premium advanced.....	\$1,620 53
Taxes advanced .....	3,748 68
	<u>5,369 23</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	268,479 90
	<u>\$870,594 05</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	4,320
Number of accounts opened or reopened during the year.....	417
Number of accounts closed during the year.....	318
Amount deposited during the year, not including dividends credited for that period.....	\$423,502 18
Amount withdrawn during the year.....	351,515 63
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$39,761 47
January 1, 1917.....	41,180 45
	<u>80,941 92</u>
Average amount of each account January 1, 1917.....	514 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$110,668 68
Total expenses of the bank for the year 1916.....	14,819 82
Dividends paid to depositors for the year 1916.....	80 941 92
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>14,908 94</u>

## 122. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President.

FREDERICK K. TERRY, Asst. Treas.

CLARENCE C. MILES, Vice-President.

RENSSELAER G. TERRY, Asst. Treas.

H. HOWARD HUNTTING, Treasurer.

## TRUSTEES

FREDERICK K. TERRY,  
HENRY W. PRINCE,  
H. HOWARD HUNTTING,  
ABRAHAM F. LOWERRE,  
WILLIAM H. TERRY,  
JOSEPH N. HALLOCK,

CHAS. GILDERSLEEVE,  
WILLIAM A. FLEET,  
FRANKLIN F. OVERTON,  
GEORGE H. TERRY,  
JOHN J. BARTLETT,

CLARENCE C. MILES,  
JOHN H. BROWN,  
EDWARD W. LATHAM,  
JOSIAH C. CASE,  
RALPH G. DUVAL,  
GEORGE V. PRESTON.

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$3,678,506 63

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$61,000 00	\$64,371 18	\$65,400 00
Cities in this State.....	255,500 00	271,858 41	258,885 00
Towns in this State.....	293,184 44	311,237 13	296,567 45
Villages in this State.....	739,903 25	763,173 28	757,466 91
School districts in this State	350,682 00	369,505 60	362,988 32
Railroad mortgage bonds...	75,000 00	76,812 50	74,000 00

\$1,775,269 69      \$1,861,958 10      \$1,815,297 68

1,815,297 68

Banking house and lot, book value, \$14,500; cost, \$22,184.16;  
actual cash value.....

14,500 00

Other real estate, book value, \$76,725.84; cost, \$91,705.37;  
actual cash value.....

77,666 59

Cash on deposit in banks or trust companies.....

346,591 57

Cash on hand.....

46,004 52

Total of collectible interest.....

66,509 21

Amount of all other assets, viz.: Insurance premiums and  
taxes advanced.....

816 69

\$6,045,892 89

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$5,073,500 46

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 102,807 94

\$5,175,898 39

Surplus on market value.....

869,994 50

\$6,045,892 89

Surplus on par value, \$829,966.51.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$462,518 24
From depositors, not including dividends credited.....	765,782 08
From interest on loans, deposits and investments.....	278,738 73
From rents from banking house.....	104 00
From rents from other real estate.....	3,798 95
From mortgages.....	233,623 37
From redemption of stocks and bonds.....	89,528 05
From real estate sold.....	8,150 00
From all other sources, viz.: Insurance premium and taxes refunded .....	1,216 48
	<u>\$1,843,459 90</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$619,967 68
For loans on bonds and mortgages.....	632,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$148,500).....	154,849 63
For interest (other than dividend payments to depositors)...	1,294 60
For current expenses of the bank, viz.:	
For salaries .....	\$10,976 00
For taxes: Banking house, \$252.89; surplus, \$7,935.92; on mortgages, \$2,908.50.....	11,097 31
For expenses, except taxes, of banking house:	
Repairs .....	166 73
For expenses of other real estate, viz.:	
Repairs .....	2,622 92
Insurance .....	171 78
Taxes .....	1,983 01
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,483 62
	<hr/>
	30,501 37
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,358 99
Other payments, viz.: Insurance premiums and taxes advanced .....	1,291 54
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	392,596 09
	<hr/>
	<u>\$1,843,459 90</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,720
Number of accounts opened or reopened during the year.....	664
Number of accounts closed during the year.....	337
Amount deposited during the year, not including dividends credited for that period.....	\$765,782 08
Amount withdrawn during the year.....	619,967 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$98,676 87
January 1, 1917.....	102,307 94
	<hr/>
	200,984 81
Average amount of each account January 1, 1917.....	770 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4 and 4½
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$280,737 11
Total expenses of the bank for the year 1916.....	30,501 37
Dividends paid to depositors for the year 1916.....	200,984 81
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	49,250 93

### 123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

**[Ocean avenue: incorporated 1896]**

**JOSEPH BAILEY, President.**

**WILLIAM A. HULSE, Vice-President.**

**EMERSON G. TERRELL, Vice-Pres.**

**WALTER S. ROSE, Secretary.**

**E. JOHANKNECHT, Jr., Asst. Secy.**

## TRUSTEES

**WALTER H. JAYCOX,  
JOSEPH BAILEY,  
EMERSON G. TERRELL,  
ARTHUR H. TERRY,  
NELSON McBRIDE,  
MILTON G. WIGGINS,  
ALDEN J. WOODRUFF.  
GELSTON G. ROE.**

**GEORGE B. HOWELL,  
WILLIAM A. HULSE,  
JOSIAH ROBBINS,  
WINFIELD S. BENNETT,  
JOHN T. DARE,  
RALPH B. DAYTON,  
E. EUGENE HAWKINS,  
E. JOHANKNECHT, JR.,  
FRANCIS GERBER.**

**JACOB OCKERS,  
JULIUS HAUSER,  
ROBT. S. PELLETREAU,  
ARTHUR M. SWEEZEY,  
JOSEPH T. LOSEE,  
RILEY P. HOWELL,  
WALTER S. ROSE.  
JOHN J. ROE.**

## FINANCIAL RESOURCES

Bonds and mortgages.....	\$2,032,724 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	<b>Par value</b>	<b>Original cost</b>	<b>Estimated market value</b>	
State of New York.....	\$30,000 00	\$32,175 00	\$34,800 00	
Cities in other States.....	133,000 00	139,886 86	140,950 00	
Cities in this State.....	136,000 00	140,673 05	141,517 50	
Counties in this State.....	25,000 00	26,687 50	27,500 00	
Towns in this State.....	16,900 00	17,715 03	17,998 50	
Villages in this State.....	219,650 00	226,786 86	226,391 75	
School districts in this State	150,500 00	152,964 93	155,587 75	
Railroad mortgage bonds...	215,000 00	222,284 55	218,220 00	
	<u>\$926,050 00</u>	<u>\$959,173 78</u>	<u>\$962,965 50</u>	962,965 50
Banking house and lot, book value, \$39,500; cost, \$42,607.01; actual cash value.....				39,500 00
Cash on deposit in banks or trust companies.....				323,427 33
Cash on hand.....				48,337 27
Total of collectible interest.....				31,188 53
Amount of all other assets, viz.: Insurance premium and taxes advanced.....				788 89
				<u>\$3,438,931 52</u>

## LIABILITIES

**Amount due depositors, viz.:**

Principal .....	\$3,081,219 48	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	57,589 84	
	<hr/>	\$3,141,809 32
Surplus on market value.....		297,122 20
		<hr/>
		\$3,438,931 52
Surplus on par value, \$260,206.70.		<hr/> <hr/>

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$260,844	16
From depositors, not including dividends credited.....	868,509	17
From interest on loans, deposits and investments.....	162,595	85
From mortgages.....	203,435	00
From redemption of stocks and bonds.....	25,150	00
From real estate sold.....	12,473	21
From all other sources, viz.:		
Insurance premium repaid.....	\$215	50
Judgments against State of New York.....	4,991	58
Taxes repaid .....	319	33
	<hr/>	<hr/>
		5,526 41
		<hr/>
		\$1,538,533 80
		<hr/>

## PAYMENTS

To depositors, including dividends paid to them.....	\$644,065 07
For loans on bonds and mortgages.....	358,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,000).....	147,219 78
For interest (other than dividend payments to depositors)...	1,301 94
For current expenses of the bank, viz.:	
For salaries .....	\$9,374 81
For taxes: Banking house, \$566.01; surplus, \$2,336.84.	2,902 85
For expenses, except taxes, of banking house:	
Repairs .....	26 75
For expenses of other real estate, viz.:	
Repairs .....	9 63
Taxes .....	113 42
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,532 02
	<hr/>
	14,959 48
Other payments, viz.:	
Taxes advanced .....	\$787 93
Insurance premiums advanced.....	45 00
	<hr/>
	832 93
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	371,764 60
	<hr/>
	<u>\$1,538,533 80</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,671
Number of accounts opened or reopened during the year.....	1,118
Number of accounts closed during the year.....	635
Amount deposited during the year, not including dividends credited for that period.....	\$868,509 17
Amount withdrawn during the year.....	644,065 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$54,187 25
January 1, 1917.....	57,589 84
	<hr/>
	111,777 09
Average amount of each account January 1, 1917.....	470 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$163,005 61
Total expenses of the bank for the year 1916.....	14,959 48
Dividends paid to depositors for the year 1916.....	111,777 09
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	36,269 04

# TOMPKINS COUNTY

## 124. ITHACA SAVINGS BANK, ITHACA

[118 North Tloga street; Incorporated 1863]

ROGER B. WILLIAMS, President.  
EMMONS L. WILLIAMS, Vice-Pres.  
ROBERT H. TREMAN, Vice-Pres.

G. LOUIS COOK, Treasurer.  
EDWARD H. BOSTWICK, Secretary.

### TRUSTEES

CHARLES H. BLOOD,	JARED T. NEWMAN,	MYNDERSE VAN CLEEF,
EDWARD H. BOSTWICK,	EDWIN C. STEWART,	ROGER B. WILLIAMS,
F. C. CORNELL,	HENRY A. ST. JOHN,	EMMONS L. WILLIAMS,
R. B. WILLIAMS, Jr.,	ROBERT H. TREMAN,	PAUL S. LIVERMORE,
JAMES A. MCKINNEY,		JOHN M. GAUNTLETT,

### FINANCIAL RESOURCES

Bonds and mortgages..... \$1,236,315 00  
Amount due depositors, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States .....	\$100,000 00	\$128,951 30	\$111,000 00
State of New York .....	130,000 00	144,225 00	143,250 00
State of California .....	25,000 00	25,000 00	25,500 00
State of Louisiana .....	50,000 00	49,547 50	52,500 00
State of Massachusetts .....	76,000 00	82,946 10	72,210 00
State of Mississippi .....	30,000 00	30,085 50	28,500 00
State of New Mexico .....	30,000 00	31,617 50	30,300 00
State of South Carolina.....	25,000 00	25,406 25	25,500 00
State of Wyoming .....	6,000 00	7,539 60	6,000 00
Cities in other States.....	449,000 00	466,473 20	458,745 00
Cities in this State.....	522,500 00	538,767 86	527,563 50
Counties in this State.....	62,000 00	65,142 40	65,580 00
Towns in this State.....	119,630 60	121,340 91	120,790 64
Villages in this State.....	447,574 40	456,894 51	453,493 99
School districts in this State	349,050 00	360,248 84	356,424 25
Railroad mortgage bonds....	297,000 00	332,192 70	252,960 00
	<u>\$2,718,755 00</u>	<u>\$2,866,379 17</u>	<u>\$2,730,917 38</u>

2,730,917 38

Banking house and lot, book value, \$45,000; cost, \$87,134.74;  
actual cash value.....

60,000 00

Cash on deposit in banks or trust companies.....

326,489 62

Cash on hand.....

51,189 55

Total of collectible interest.....

61,158 69

Amount of all other assets, viz.:

Land contract and interest accrued on same..... \$154 13

Insurance premiums advanced and interest accrued  
on same ..... 159 73

Rents accrued ..... 1,085 00

1,408 86

\$4,467,479 10

### LIABILITIES

Amount due depositors, viz.:

Principal ..... \$3,968,535 16

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 65,451 86

\$4,033,987 02

Other liabilities, viz.: Expenses incurred, but unpaid, surplus  
tax accrued .....

1,500 00

Surplus on market value.....

431,992 08

\$4,467,479 10

Surplus on par value, \$419,829.70.

### CASH TRANSACTIONS DURING THE YEAR 1916

#### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$335,561 20
From depositors, not including dividends credited.....	1,440,358 37
From interest on loans, deposits and investments.....	183,637 42
From rents from banking house.....	4,122 63
From mortgages .....	101,292 72
From redemption of stocks and bonds.....	123,161 95
From stocks and bonds sold (total par value, \$57,080)....	63,113 50

## From all other sources, viz.:

Judgments against State of New York.....	\$4,901 58	
Suspense account .....	89 87	
Fire loss on bank building.....	80 37	
Payment on land contract.....	50 00	
		<u>\$5,071 82</u>

\$2,256,319 70

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,413,868 58
For loans on bonds and mortgages.....	78,435 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$335,420).....	357,131 63
For interest (other than dividend payments to depositors) ..	4,504 10
For current expenses of the bank, viz.:	

For salaries .....	\$13,120 00
For taxes: Banking house, \$1,626.02; surplus, \$3,184.88; on mortgages, \$385.50.....	5,196 40
For expenses, except taxes, of banking house:	
Repairs .....	1,600 96
Insurance .....	315 00
Other .....	1,649 21
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,191 71

24,073 27

## Other payments, viz.:

Profit and loss.....	\$302 50
Cash over .....	80 00
Insurance premiums advanced.....	167 36
Suspense account .....	88 00

627 96

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	377,679 17
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\$2,256,319 70

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	11,405
Number of accounts opened or reopened during the year....	1,808
Number of accounts closed during the year.....	1,731
Amount deposited during the year, not including dividends credited for that period .....	\$1,440,358 37
Amount withdrawn during the year.....	1,413,868 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$64,280 34
January 1, 1917.....	65,451 86
Credited at other periods.....	1,004 88

130,717 08

Average amount of each account January 1, 1917.....	353 70
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Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
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Total amount of such accounts.....	\$3,354 57
------------------------------------	------------

Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	3½
---	----

Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	3½
---	----

Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$182,686 06
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Total expenses of the bank for the year 1916.....	24,273 27
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Dividends paid to depositors for the year 1916.....	130,717 08
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Net earnings for the year 1916 over expenses and dividends paid to depositors .....	27,695 71
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133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President.  
THOMAS LOSEE, Vice-President.  
SYLVESTER BUCKHOUT, Vice-Pres.

W. HOWARD LOSEE, Secretary.  
C. G. STORMS, Treasurer.

TRUSTEES

W. W. TOMPKINS,  
THOMAS LOSEE,  
CHARLES G. STORMS,  
SYLVESTER L. STORMS,  
CHARLES H. BEVERS,

HENRY E. BLISS,  
SYLVESTER BUCKHOUT.  
ROBERT DENNISTON,  
MATTHEW ALLISON,  
JEROME BRADLEY,

WALTER KEYS.  
W. HOWARD LOSEE,  
ANTHONY S. LESTER,  
ELLERY E. ALBER,  
WM. L. HAMILL.

FINANCIAL  
RESOURCES

Bonds and mortgages .....				\$417,390 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$10,000 00	\$10,593 75	\$11,600 00	
Cities in other States.....	10,000 00	10,603 50	11,000 00	
Cities in this State.....	52,000 00	53,635 40	54,150 00	
Counties in this State.....	20,000 00	21,326 19	21,550 00	
Towns in this State.....	37,000 00	37,575 98	38,500 00	
Villages in this State.....	32,500 00	32,729 05	33,325 00	
School districts in this State	10,000 00	10,158 40	10,020 00	
Railroad mortgage bonds....	36,000 00	37,438 75	32,260 00	
	<u>\$207,500 00</u>	<u>\$214,059 02</u>	<u>\$212,405 00</u>	212,405 00
Cash on deposit in banks or trust companies.....				70,076 41
Cash on hand.....				4,064 20
Total of collectible interest.....				14,117 28
				<u>\$718,052 89</u>

LIABILITIES

Amount due depositors, viz.:		
Principal .....	\$647,985 00	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	12,048 46	
		\$660,033 46
Surplus on market value.....		58,019 43
		<u>\$718,052 89</u>
Surplus on par value, \$53,114.43.		

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$70,712 00
From depositors, not including dividends credited.....	188,991 70
From interest on loans, deposits and investments.....	33,597 40
From mortgages.....	7,750 00
From redemption of stocks and bonds.....	6,000 00
	<u>\$307,051 10</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$154,823 10
For loans on bonds and mortgages.....	33,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$38,000).....	39,577 01
For interest (other than dividend payments to depositors)...	311 81

## For current expenses of the bank, viz.:

For salaries .....	\$2,990 00	
For taxes: Surplus.....	462 70	
For rent of banking rooms.....	500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	945 87	
		\$4,898 57
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		74,140 61
		<u>\$307,051 10</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	1,870
Number of accounts opened or reopened during the year.....	332
Number of accounts closed during the year.....	211
Amount deposited during the year, not including dividends credited for that period.....	\$188,991 70
Amount withdrawn during the year.....	154,823 10
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$11,622 84
January 1, 1917.....	12,048 46
Dividends paid to depositors for the year 1916.....	23,671 30
Average amount of each account January 1, 1917.....	352 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$34,290 73
Total expenses of the bank for the year 1916.....	4,898 57
Dividends paid to depositors for the year 1916.....	23,671 30
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>5,720 86</u>

**126. KINGSTON SAVINGS BANK, KINGSTON**

[273 Wall street; incorporated 1874]

MYRON TELLER, President. CHARLES H. DE LA VERGNE, Asst. Treas.  
 GEORGE BURGEVIN, Vice-President. CHARLES TAPPEN, Treas.  
 V. B. VAN WAGONEN, Vice-President.

**TRUSTEES**

JAMES A. BETTS,  
 GEORGE BURGEVIN,  
 ZADOC P. BOICE,  
 SAM BERNSTEIN.

EVERETT FOWLER,  
 JOHN E. KRAFT,  
 D. N. MATHEWS,  
 ABRAM D. ROSE.

CHARLES TAPPEN,  
 MYRON TELLER,  
 V. B. VAN WAGONEN,  
 LEVAN S. WINNE.

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$2,607,298 80

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$25,000 00	\$25,843 75	\$26,500 00
Cities in other States.....	25,000 00	25,837 50	27,000 00
Cities in this State.....	710,000 00	700,118 54	720,880 00
Counties in this State.....	22,000 00	21,975 00	22,000 00
Towns in this State.....	257,337 00	265,962 62	266,926 74
Villages in this State.....	562,457 20	567,573 03	572,843 13
School districts in this State	43,000 00	43,894 00	43,210 00
	<u>\$1,644,794 20</u>	<u>\$1,651,204 44</u>	<u>\$1,679,359 87</u>
			1,679,359 87

Banking house and lot, book value, \$25,000; cost, \$29,034.17;  
 actual cash value ..... 25,000 00

Other real estate, book value, \$3,500; cost, \$7,503.02; actual  
 cash value ..... 3,500 00

Cash on deposit in banks or trust companies..... 312,908 16

Cash on hand ..... 9,143 43

Total of collectible interest..... 65,084 08

Amount of all other assets, viz.:

Land contract ..... \$1,200 00  
 Taxes and insurance premiums advanced..... 394 43  
 1,594 43

\$4,703,888 77

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$4,272,322 83  
 Dividends credited or to be credited for the six  
 months ending with December 31, 1916..... 82,280 85

\$4,354,603 68

Surplus on market value..... 349,285 09

\$4,703,888 77

Surplus on par value, \$314,719.42.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1,  
 1916, before transactions of the day..... \$307,147 11  
 From depositors, not including dividends credited..... 794,327 33  
 From interest on loans, deposits and investments..... 198,947 19  
 From rents from other real estate..... 227 50  
 From mortgages ..... 113,485 00  
 From redemption of stocks and bonds..... 101,630 02  
 From stocks and bonds sold (total par value, \$45,200)..... 42,628 12  
 From real estate sold..... 1,000 00

From all other sources, viz.:

Taxes and insurance premiums advanced, refunded..	\$224 23	
Insurance rebate .....	21 08	
		\$245 31

\$1,559,637 58

PAYMENTS

To depositors, including dividends paid to them.....	\$722,754 60
For loans on bonds and mortgages.....	350,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$147,975).....	149,621 20
For interest (other than dividend payments to depositors) ..	328 48

For current expenses of the bank, viz.:

For salaries .....	\$6,000 00	
For taxes: Banking house, \$1,125; surplus, \$2,854.51.	3,979 51	
For expenses, except taxes, of banking house:		
Repairs .....	91 00	
For expenses of other real estate, viz.:		
Repairs .....	75 83	
Insurance .....	142 31	
Taxes .....	155 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,689 35	
		13,133 10

Other payments, viz.:

Taxes and insurance premiums advanced.....	\$338 64	
Loss on real estate sold.....	675 00	
Loss on mortgage.....	184 97	
		1,198 61

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	322,051 59
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\$1,559,637 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	6,698
Number of accounts opened or reopened during the year.....	808
Number of accounts closed during the year.....	609
Amount deposited during the year, not including dividends credited for that period.....	\$794,327 33
Amount withdrawn during the year.....	722,754 60
Amount of dividends credited and paid for the year, viz.:	

July 1, 1916.....	\$79,800 11	
January 1, 1917.....	82,280 85	
		162,080 96

Average amount of each account January 1, 1917.....	650 13
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Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
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Total amount of such accounts.....	\$3,998 00
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Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
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Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
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Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$199,790 65
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Total expenses of the bank for the year 1916.....	13,133 10
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Dividends paid to depositors for the year 1916.....	162,080 96
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Net earnings for the year 1916 over expenses and dividends paid to depositors .....	24,576 59
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127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.

H. H. GRIMM, Secretary.

TRUSTEES

JESSE ELTINGE,  
DANIEL BLACK,  
JOHN J. HULL,  
A. W. WILLIAMS,  
THOMAS SNYDER,

FRANK J. LEFEVRE,  
ABRAM P. LEFEVRE,  
C. I. LEFEVRE,  
PHILIP DEYO,  
LUTHER HASBROUCK,  
C. L. VAN ORDEN.

JOSIAH P. LEFEVRE,  
SIMON DUBOIS,  
HOWARD H. GRIMM,  
EUGENE VAN WAGENEN,  
J. E. HASBROUCK, Jr.,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$998,704 13

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Arizona.....	\$10,000 00	\$10,206 50	\$10,500 00
State of Idaho.....	25,000 00	24,660 00	25,250 00
Cities in other States.....	10,000 00	9,570 00	10,000 00
Cities in this State.....	254,833 00	259,111 85	262,203 57
Counties in this State.....	103,000 00	104,271 70	105,160 00
Towns in this State.....	153,277 85	155,836 06	155,158 68
Villages in this State.....	234,730 00	237,904 82	241,064 40
School districts in this State	75,750 00	76,831 65	78,027 50
Railroad mortgage bonds....	39,000 00	37,434 50	29,380 00
	<u>\$905,590 85</u>	<u>\$915,827 08</u>	<u>\$916,744 15</u>

916,744 15

Banking house and lot, book value, \$10,000; cost, \$10,097;  
actual cash value .....

10,000 00

Cash on deposit in banks or trust companies.....

97,186 42

Cash on hand.....

13,260 11

Total of collectible interest .....

29,851 92

Amount of all other assets, viz.: Rent of part of bank building

80 00

\$2,065,826 73

Amount due depositors, viz.:

LIABILITIES

Principal .....	\$1,891,657 73
Dividends credited or to be credited for the six months ending with December 31, 1916.....	37,346 36
	<u>\$1,929,004 08</u>
Surplus on market value.....	136,822 65
	<u>\$2,065,826 73</u>
Surplus on par value, \$125,669.35.	

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$111,767 78
From depositors, not including dividends credited.....	240,331 89
From interest on loans, deposits and investments.....	90,349 15
From rents from banking house.....	144 00
From mortgages .....	49,557 00
From redemption of stocks and bonds.....	58,569 00
From stocks and bonds sold (total par value, \$10,000).....	10,000 00
From all other sources, viz.:	
Rent of safe deposit boxes.....	\$169 75
Taxes advanced, refunded.....	6 30
Gain on bonds.....	720 37
	<u>896 42</u>
	<u>\$561,615 24</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$279,512 57	
For loans on bonds and mortgages.....	74,680 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$88,470).....	90,541 15	
For interest (other than dividend payments to depositors) ..	764 41	
For current expenses of the bank, viz.:		
For salaries .....	\$2,579 31	
For taxes: Banking house, \$272.72; surplus, \$1,200.00.	1,481 81	
For expenses, except taxes, of banking house:		
Repairs .....	92 49	
Insurance .....	48 60	
Other .....	215 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,230 21	
		5,647 85
Other payments, viz.:		
Error in payment to depositors.....	\$5 00	
Dividends paid at other periods.....	17 73	
		22 73
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	110,446 53	
		<u>\$561,615 24</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,143
Number of accounts opened or reopened during the year.....	268
Number of accounts closed during the year.....	277
Amount deposited during the year, not including dividends credited for that period.....	\$240,331 89
Amount withdrawn during the year.....	279,512 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$36,382 07
January 1, 1917.....	37,346 36
	<u>73,728 43</u>
Average amount of each account January 1, 1917.....	610 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$89,937 07
Total expenses of the bank for the year 1916.....	5,647 85
Dividends paid to depositors for the year 1916.....	73,728 43
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>10,560 79</u>

## 136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[252 Huguenot street; incorporated 1906]

GEORGE WATSON, President.

ALFRED L. HAMMETT, Secretary.

SAMUEL F. SWINBURNE, Vice-Pres.

## TRUSTEES

W. W. BISSELL,  
JOHN CONLON,  
R. C. EDDY,  
MOTT EMIGH,  
G. F. FLANDREAUX,  
GEO. E. GALGANO,  
WILLIAM KIRCHHOFF,

J. F. LAMBDEN,  
GEO. W. MAHLSTEDT,  
JOHN F. NEW,  
GEORGE WATSON,  
JOHN A. PECK,  
GEORGE T. DAVIS,  
SAM'L F. SWINBURNE,

L. E. VAN ETTEN,  
HOWARD R. WARE,  
JAMES S. HAVILAND,  
JOHN H. TROY,  
ALFRED L. HAMMETT,  
HARRY E. COLWELL,  
GEORGE M. WOOD.

## FINANCIAL

## RESOURCES

Bonds and mortgages..... \$495,625 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$37,990 00	\$37,637 83	\$37,929 50	
Counties in this State.....	4,000 00	3,910 00	4,240 00	
Towns in this State .....	26,500 00	27,273 83	27,510 00	
Villages in this State.....	56,700 00	58,542 64	59,307 00	
School districts in this State	15,000 00	15,114 31	15,350 00	
Railroad mortgage bonds...	104,000 00	101,170 81	94,790 00	
	<u>\$244,190 00</u>	<u>\$243,649 42</u>	<u>\$239,126 50</u>	239,126 50
Cash on deposit in banks or trust companies.....				49,881 01
Cash on hand.....				1,691 75
Total of collectible interest.....				6,761 08
				<u>\$793,085 34</u>

## LIABILITIES

## Amount due depositors, viz.:

Principal .....	\$761,536 43	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	13,220 89	
		\$774,756 32
Surplus on market value.....		18,329 02
		<u>\$793,085 34</u>
Surplus on par value, \$23,392.50.		

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$35,998 79
From depositors, not including dividends credited.....	435,484 32
From interest on loans, deposits and investments.....	37,118 55
From mortgages.....	12,500 00
From redemption of stocks and bonds.....	21,609 00
From all other sources, viz.:	
Telephone .....	\$4 75
Home banks .....	8 50
Pass books .....	3 05
Typewriting .....	13 00
Appraiser's fees .....	128 50
	<u>157 80</u>
	<u>\$542,868 46</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$840,386 49
For loans on bonds and mortgages.....		481,290 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,000.00).....		36,460 00
For interest (other than dividend payments to depositors).....		280 08
For current expenses of the bank, viz.:		
For salaries .....	\$6,616 06	
For taxes: Surplus .....	3,106 87	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.:		
Repairs .....	253 53	
Insurance .....	11 50	
Taxes .....	490 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	2,295 17	
		13,374 61
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		815 00
Other payments, viz.:		
Recording fees, insurance premiums, repairs, and taxes advanced .....	\$1,007 85	
Suspense account.....	1,297 15	
		2,305 00
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		375,736 87
		<u>\$1,750,648 05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	7,345
Number of accounts opened or reopened during the year....	1,142
Number of accounts closed during the year.....	865
Amount deposited during the year, not including dividends credited for that period.....	\$924,770 92
Amount withdrawn during the year.....	840,386 49
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$75,763 06
January 1, 1917.....	78,177 67
	153,941 33
Average amount of each account January 1, 1917.....	564 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$187,003 65
Total expenses of the bank for the year 1916.....	13,974 61
Dividends paid to depositors for the year 1916.....	153,941 33
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	19,087 71



**129. SAUGERTIES SAVINGS BANK, SAUGERTIES**

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, Vice-President.  
LOUIS J. BUTZEL, Vice-President

J. A. FRELEIGH, Secretary.

**TRUSTEES**JOHN W. SHULTS,  
THEO. B. CORNWELL,  
LOUIS J. BUTZEL,  
JAMES T. MAXWELL,MYRON BEDELL,  
CHARLES H. LAMB,  
ORVILLE L. CARN,  
BYRON L. DAVIS,  
JOHN SEAMON,J. C. SUDERLEY,  
MARTIN CANTINE,  
JAMES LASHER,  
WILLIAM ZIEGLER.**FINANCIAL  
RESOURCES**Bonds and mortgages ..... \$575,239 50  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$10,000 00	\$10,000 00	\$10,400 00
Cities in other States.....	65,500 00	68,746 20	69,375 00
Cities in this State.....	429,690 00	436,552 63	421,402 00
Counties in this State.....	107,000 00	110,470 37	109,260 00
Towns in this State.....	163,785 56	166,441 24	170,324 00
Villages in this State.....	423,753 12	430,018 22	437,088 00
School districts in this State	308,272 10	314,939 86	319,639 10
Railroad mortgage bonds....	78,000 00	88,446 80	77,580 00
	<u>\$1,586,000 78</u>	<u>\$1,625,615 32</u>	<u>\$1,615,068 10</u>

1,615,068 10

Banking house and lot, book value, \$3,000; cost, \$10,000;

actual cash value ..... 3,000 00

Other real estate, book value, \$32,804.33; cost, \$35,304.33;

actual cash value ..... 32,804 33

Cash on deposit in banks or trust companies..... 175,412 69

Cash on hand..... 16,623 71

Total of collectible interest..... 35,686 44

Amount of all other assets, viz.:

Insurance premiums, taxes, and repairs advanced....	\$998 49
Land contracts .....	1,650 00
Rents accrued .....	217 34
	<u>2,865 83</u>

\$2,456,700 60**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$2,171,137 77
Dividends credited or to be credited for the six months ending with December 31, 1916.....	41,440 93
	<u>\$2,212,578 70</u>

Surplus on market value..... 244,121 90

\$2,456,700 60

Surplus on par value \$215,054.58.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$225,899 27
From depositors, not including dividends credited.....	464,328 68
From interest on loans, deposits and investments.....	96,645 44
From rents from banking house.....	190 00
From rents from other real estate.....	1,915 00
From mortgages .....	24,165 00
From redemption of stocks and bonds.....	67,083 71
From loans paid.....	200 00
From real estate sold.....	600 00

From all other sources, viz.:

Insurance premiums and taxes advanced.....	\$119 78	
Land contract .....	500 00	
Refund on lost check.....	10 00	
		<u>\$620 78</u>
		<u><u>\$881,656 88</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$399,616 27
For loans on bonds and mortgages.....		128,525 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,050).....		150,458 37
For interest (other than dividend payments to depositors) ..		1,728 73
For current expenses of the bank, viz.:		
For salaries .....	\$2,740 00	
For taxes: Banking house, \$236.51; surplus, \$1,828.21; on mortgages, \$87.....	2,151 72	
For expenses, except taxes, of banking house:		
Insurance .....	43 47	
Other .....	13 00	
For expenses of other real estate, viz.:		
Repairs .....	144 69	
Insurance .....	70 24	
Taxes .....	502 46	
Other .....	295 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,688 44	
		<u>7,649 83</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		894 78
Other payments, viz.:		
Insurance premium and taxes advanced.....	\$30 90	
Taxes on mortgage property bid in as sale.....	479 43	
Repairs on mortgage property bid in as sale.....	237 17	
		<u>747 50</u>
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		192,036 40
		<u><u>\$881,656 88</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	4,205
Number of accounts opened or reopened during the year.....	598
Number of accounts closed during the year.....	389
Amount deposited during the year, not including dividends credited for that period.....	\$464,328 68
Amount withdrawn during the year.....	399,616 27
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$39,767 74
January 1, 1917.....	41,440 93
	<u>81,208 67</u>
Average amount of each account January 1, 1917.....	526 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$95,013 00
Total expenses of the bank for the year 1916.....	7,649 83
Dividends paid to depositors for the year 1916.....	81,208 66
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u><u>6,155 41</u></u>

**130. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON**

[280 Wall street; incorporated 1851]

E. H. LOUGHRAN, President.  
 H. R. BRIGHAM, Vice-President.  
 CHARLES S. WOOD, Vice-President.

JOHN B. ALLIGER, Treasurer.  
 J. M. SCHAEFFER, Secretary.

**TRUSTEES**

JOHN B. ALLIGER,  
 HARRY R. BRIGHAM,  
 HOWARD CHIPP,  
 PHILIP ELTING,

GEORGE HUTTON,  
 E. H. LOUGHRAN,  
 JOHN L. McGRATH,  
 G. D. B. HASBROUCK,  
 CHARLES S. WOOD,

J. M. SCHAEFFER,  
 OGDEN F. WINNE,  
 DAVID BURGEVIN,  
 WM. C. SHAFER.

**FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$3,098,100 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$45,000 00	\$46,166 90	\$46,600 00
Cities in this State.....	994,425 80	1,011,972 89	1,007,915 71
Counties in this State.....	127,500 00	134,430 63	131,030 00
Towns in this State.....	250,200 00	253,879 39	250,395 00
Villages in this State.....	400,204 90	406,428 43	403,618 04
School districts in this State	165,280 00	164,851 02	166,443 30
Railroad mortgage bonds....	150,000 00	144,562 50	129,000 00
	<u>\$2,132,610 70</u>	<u>\$2,162,291 76</u>	<u>\$2,135,002 05</u>
			2,135,002 05

Banking house and lot, book value, \$45,000; cost, \$75,000;  
 actual cash value ..... 45,000 00

Other real estate book value, \$8,000; cost, \$17,374.45; actual  
 cash value ..... 8,000 00

Cash on deposit in banks or trust companies..... 354,591 42

Cash on hand..... 52,333 89

Total of collectible interest..... 73,184 36

Amount of all other assets, viz.:

Land contracts .....	\$16,040 00
Taxes and insurance premiums advanced.....	3,460 36
Rents accrued .....	800 00
	<u>20,300 36</u>

\$5,786,512 08

**LIABILITIES**

Amount due depositors, viz.:

Principal .....	\$5,380,866 17
Dividends credited or to be credited for the six months ending with December 31, 1916.....	103,205 72
	<u>\$5,484,071 89</u>

Surplus on market value..... 302,440 19

\$5,786,512 08

Surplus on par value, \$300,048.84.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$381,612 48
From depositors, not including dividends credited.....	1,035,221 39
From interest on loans, deposits and investments.....	236,058 14
From rents from banking house.....	2,233 72
From rents from other real estate.....	539 00
From mortgages .....	162,815 00
From redemption of stocks and bonds.....	203,379 59
From real estate sold.....	10,250 38

From all other sources, viz.:

Land contracts .....	\$6,750 00	
Taxes and insurance premiums advanced, refunded..	1,424 40	
		\$8,174 40
		<u>\$2,040,284 10</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$954,681 97
For loans on bonds and mortgages.....		471,664 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$171,769.25) .....		172,135 39
For current expenses of the bank, viz.:		
For salaries .....	\$8,460 00	
For taxes: Banking house, \$2,104.18; surplus, \$2,468.85 .....	4,573 03	
For expenses, except taxes, of banking house:		
Repairs .....	151 02	
Insurance .....	270 02	
For expenses of other real estate, viz.:		
Repairs .....	185 98	
Insurance .....	50 14	
Taxes .....	584 51	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,134 33	
		18,409 01
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		8,910 38
Other payments, viz.:		
Land contract .....	\$1,650 00	
Taxes and insurance premiums advanced.....	2,206 36	
Charged to profit and loss.....	941 30	
Loss on real estate sold.....	2,700 38	
		7,558 04
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		406,925 31
		<u>\$2,040,284 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,627
Number of accounts opened or reopened during the year.....	1,241
Number of accounts closed during the year.....	936
Amount deposited during the year, not including dividends credited for that period.....	\$1,035,221 39
Amount withdrawn during the year.....	954,681 97
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916, .....	\$99,782 01
January 1, 1917.....	103,205 72
	202,987 73
Average amount of each account January 1, 1917.....	569 65
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,683 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$243,585 70
Total expenses of the bank for the year 1916.....	18,409 01
Dividends paid to depositors for the year 1916.....	202,987 73
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	22,188 96

### 189. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President.  
CHARLES FIELD GRIFFEN, Vice-Pres.  
WILLIAM A. BOYD, Vice-Pres.

GEO. L. LYON, Treasurer.  
ELISHA H. GEDNEY, Asst. Treas.

#### TRUSTEES

BRADFORD RHODES,  
WILLIAM A. BOYD,  
THOMAS J. MEIGHAN,  
REUBEN G. BREWER,  
CHAS. FIELD GRIFFEN,  
HENRY MOORE,

BURTON C. MEIGHAN,  
WILLIAM R. BULL,  
EDWIN T. CORNELL,  
HENRY FATTON,  
GEORGE L. LYON,  
DANIEL WARREN.

CHARLES C. HOLDEN,  
CHARLES M. BAXTER,  
PATRICK H. COLLINS,  
SAMUEL R. BELL,  
EDWARD M. CLARK,

#### FINANCIAL RESOURCES

Bonds and mortgages..... \$542,349 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$10,000 00	\$10,300 00	\$10,100 00	
Cities in this State.....	10,000 00	10,275 00	10,100 00	
Counties in this State.....	2,000 00	2,087 04	2,140 00	
Towns in this State.....	38,615 30	39,083 61	38,485 30	
Villages in this State.....	63,840 00	64,528 95	66,710 00	
School districts in this State	24,000 00	24,465 55	24,045 00	
Railroad mortgage bonds...	132,000 00	128,942 75	116,390 00	
	<u>\$280,455 30</u>	<u>\$279,682 90</u>	<u>\$267,970 30</u>	267,970 30
Other real estate, book value, \$7,746.56; cost, \$7,746.56; actual cash value .....				7,746 56
Cash on deposit in banks or trust companies.....				138,465 66
Cash on hand .....				3,021 57
Total of collectible interest .....				9,935 82
				<u>\$969,488 91</u>

#### LIABILITIES

Amount due depositors, viz.:

Principal .....	\$882,499 31	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	15,636 02	\$898,135 33
Other liabilities, viz.: Expenses incurred, but unpaid, tax on surplus .....	350 00	
Surplus on market value.....	71,003 58	
		<u>\$969,488 91</u>

Surplus on par value, \$83,488.58.

#### CASH TRANSACTIONS DURING THE YEAR 1916

##### RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$128,519 53
From depositors, not including dividends credited.....	345,021 32
From interest on loans, deposits and investments.....	41,968 47
From rents from other real estate.....	214 70
From mortgages .....	17,550 00
From redemption of stocks and bonds.....	7,792 57
	<u>\$541,066 59</u>

## PAYMENTS

To depositors, including dividends paid to them.....	\$255,915 79
For loans on bonds and mortgages.....	65,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$71,097.87).....	70,225 32
For interest (other than dividend payments to depositors) ..	485 60
For current expenses of the bank, viz.:	
For salaries .....	\$4,300 00
For taxes: Surplus, \$528.42; on mortgages, \$300.....	826 42
For expenses, except taxes, of banking house:	
Repairs .....	16 50
Insurance .....	6 00
Other .....	259 97
For rent of banking rooms.....	660 00
For expenses of other real estate, viz.:	
Repairs .....	1,009 64
Insurance .....	20 00
Taxes .....	158 58
For other expenses, not including expenses of other real estate nor other expenses of banking house...	695 54
	<hr/>
	7,952 65
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	141,487 23
	<hr/>
	\$541,066 59
	<hr/>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	2,635
Number of accounts opened or reopened during the year.....	538
Number of accounts closed during the year.....	319
Amount deposited during the year, not including dividends credited for that period.....	\$345,021 32
Amount withdrawn during the year.....	255,915 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$14,483 90
January 1, 1917.....	15,636 02
	<hr/>
	30,119 92
Average amount of each account January 1, 1917.....	340 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$43,564 86
Total expenses of the bank for the year 1916.....	8,052 65
Dividends paid to depositors for the year 1916.....	30,119 92
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	5,392 29
	<hr/>

**132. EASTCHESTER SAVINGS BANK, MOUNT VERNON**

[9 South Third avenue; incorporated 1871]

**GEORGE H. BROWN, President.****FRANKLIN T. DAVIS, Vice-President.****SAMUEL W. BERTINE, Vice-President.****OLIVER A. WESTFALL, Secretary.****TRUSTEES****SAMUEL W. BERTINE,  
GEORGE H. BROWN,  
A. M. CAMPBELL,  
FRANKLIN T. DAVIS,****J. MILFORD MCKEE,  
JONAH ROCKETT,  
THEODORE TAYLOR,  
OLIVER A. WESTFALL,****MERWIN E. GENUNG,  
CHARLES F. SHERMAN,  
EDWARD W. STORMS,  
ODELL D. TOMPKINS.****FINANCIAL  
RESOURCES**

Bonds and mortgages ..... \$2,031,660 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Louisiana.....	\$10,000 00	\$9,975 00	\$11,000 00
State of New Mexico.....	35,000 00	38,437 00	39,900 00
Cities in other States.....	372,500 00	383,170 95	393,170 00
Cities in this State.....	107,308 33	112,401 16	109,065 81
Counties in this State.....	15,000 00	16,856 25	15,000 00
Towns in this State.....	57,500 00	59,546 50	61,050 00
Villages in this State.....	56,300 00	58,508 26	60,290 50
School districts in this State	74,290 00	80,064 72	82,403 60
Railroad mortgage bonds....	448,000 00	409,781 67	363,147 50
	<u>\$1,175,898 33</u>	<u>\$1,168,739 51</u>	<u>\$1,135,027 41</u>

1,135,027 41

Banking house and lot, book value, \$13,500; cost, \$17,362.76;

actual cash value ..... 13,500 00

Other real estate, book value, \$44,867.69; cost, \$44,867.69;

actual cash value ..... 44,867 69

Cash on deposit in banks or trust companies..... 323,973 28

Cash on hand ..... 7,658 56

Total of collectible interest..... 36,509 21

Amount of all other assets, viz.: Insurance premiums advanced 79 60

\$3,593,275 75**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$3,296,964 12

Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 59,707 12\$3,356,671 24

Surplus on market value..... 236,604 51

\$3,593,275 75

Surplus on par value, \$277,475 43.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$260,323 37
From depositors, not including dividends credited.....	1,382,236 85
From interest on loans, deposits and investments.....	167,399 62
From rents from banking house.....	1,044 00
From rents from other real estate.....	751 77
From mortgages .....	69,468 13
From redemption of stocks and bonds.....	54,830 00
From all other sources, viz.:	

Satisfaction pieces ..... \$11 25

Taxes and insurance premiums refunded..... 412 02

Teller's cash over..... 146 01

569 28\$1,936,623 02

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,042,110 15	
For loans on bonds and mortgages.....	320,210 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$201,800).....	196,933 27	
For interest (other than dividend payments to depositors) ..	2,880 27	
For current expenses of the bank, viz.:		
For salaries .....	\$11,150 00	
For taxes: Banking house, \$285.51; surplus, \$1,240.98.	1,526 49	
For expenses, except taxes, of banking house:		
Repairs .....	61 44	
Other .....	294 31	
For expenses of other real estate, viz.:		
Repairs .....	747 64	
Insurance .....	78 95	
Taxes .....	96 85	
Other .....	5 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,129 08	
		15,943 76
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		26,455 22
Other payments, viz.:		
Taxes and insurance premiums advanced.....	\$316 51	
Teller's cash over.....	115 00	
		431 51
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		331,638 84
		<u>\$1,936,623 02</u>

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,197
Number of accounts opened or reopened during the year....	1,651
Number of accounts closed during the year.....	1,148
Amount deposited during the year, not including dividends credited for that period.....	\$1,382,236 85
Amount withdrawn during the year.....	1,042,110 15
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916 .....	\$56,403 49
January 1, 1917 .....	59,707 12
	<u>116,110 61</u>
Average amount of each account January 1, 1917.....	409 50
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,910 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$169,807 20
Total expenses of the bank for the year 1916.....	15,943 76
Dividends paid to depositors for the year 1916.....	116,110 61
Net earnings for the year 1916 over expenses and dividends paid to depositors .....	<u>37,752 83</u>



**133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY**

[Main street; incorporated 1889]

W. WARD TOMPKINS, President.  
 THOMAS LOSEE, Vice-President.  
 SYLVESTER BUCKHOUT, Vice-Pres.

W. HOWARD LOSEE, Secretary.  
 C. G. STORMS, Treasurer.

**TRUSTEES**

W. W. TOMPKINS,  
 THOMAS LOSEE,  
 CHARLES G. STORMS,  
 SYLVESTER L. STORMS,  
 CHARLES H. BEVERS,

HENRY E. BLISS,  
 SYLVESTER BUCKHOUT,  
 ROBERT DENNISTON,  
 MATTHEW ALLISON,  
 JEROME BRADLEY,

WALTER KEYS.  
 W. HOWARD LOSEE,  
 ANTHONY S. LESTER,  
 ELLERY E. ALBER,  
 WM. L. HAMILL.

**FINANCIAL  
RESOURCES**

Bonds and mortgages .....				\$417,390 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$10,000 00	\$10,593 75	\$11,600 00	
Cities in other States.....	10,000 00	10,603 50	11,000 00	
Cities in this State.....	52,000 00	53,635 40	54,150 00	
Counties in this State.....	20,000 00	21,326 19	21,550 00	
Towns in this State.....	37,000 00	37,575 98	38,500 00	
Villages in this State.....	32,500 00	32,729 05	33,325 00	
School districts in this State	10,000 00	10,158 40	10,020 00	
Railroad mortgage bonds....	36,000 00	37,436 75	32,260 00	
	<u>\$207,500 00</u>	<u>\$214,059 02</u>	<u>\$212,405 00</u>	212,405 00
Cash on deposit in banks or trust companies.....				70,076 41
Cash on hand.....				4,064 20
Total of collectible interest.....				14,117 28
				<u>\$718,052 89</u>

**LIABILITIES****Amount due depositors, viz.:**

Principal .....	\$647,985 00	
Dividends credited or to be credited for the six months ending with December 31, 1916.....	12,048 46	
		\$660,033 46
Surplus on market value.....		58,019 43
		<u>\$718,052 89</u>

Surplus on par value, \$53,114.43.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$70,712 00
From depositors, not including dividends credited.....	188,991 70
From interest on loans, deposits and investments.....	33,597 40
From mortgages.....	7,750 00
From redemption of stocks and bonds.....	6,000 00
	<u>\$307,051 10</u>

**PAYMENTS**

To depositors, including dividends paid to them.....	\$154,823 10
For loans on bonds and mortgages.....	33,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$38,000).....	39,577 01
For interest (other than dividend payments to depositors)...	311 81

For current expenses of the bank, viz.:

For salaries .....	\$2,990 00	
For taxes: Surplus.....	462 70	
For rent of banking rooms.....	500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	945 87	
		\$4,898 57
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		74,140 61
		<u>\$307,051 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	1,870
Number of accounts opened or reopened during the year.....	332
Number of accounts closed during the year.....	211
Amount deposited during the year, not including dividends credited for that period.....	\$188,991 70
Amount withdrawn during the year.....	154,823 10
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$11,622 84
January 1, 1917.....	12,048 46
	<u>23,671 30</u>
Dividends paid to depositors for the year 1916.....	23,671 30
Average amount of each account January 1, 1917.....	352 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$34,290 73
Total expenses of the bank for the year 1916.....	4,898 57
Dividends paid to depositors for the year 1916.....	23,671 30
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>5,720 86</u>

134. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President.  
HARRY S. HAMILTON, Vice-Pres.  
J. T. LOCKWOOD, Vice-President.

JOHN F. KREPPS, Secretary.  
ADELBERT T. SHAW, Asst. Secy.

TRUSTEES

HENRY R. BARRETT.  
DAVID CROMWELL,  
CHARLES J. F. DECKER,  
HENRY P. GRIFFIN,  
HARRY S. HAMILTON,  
JAMES F. HORAN,

CHARLES D. HORTON,  
HARVEY HUSTED,  
JOHN Y. LAVERY,  
F. HERBERT NOWILL,  
AARON RADICK,  
EDWARD SCHIRMER,

STEPHEN C. SMITH.  
ELIJAH C. SNIFFEN,  
JOHN F. KREPPS,  
J. T. LOCKWOOD,  
WILLIAM H. LYON,  
THOMAS SIMPSON,

FINANCIAL  
RESOURCES

Bonds and mortgages.....: \$3,077,150 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$15,000 00	\$15,300 00	\$15,150 00	
Cities in other States.....	125,000 00	133,139 00	131,450 00	
Cities in this State.....	320,410 00	315,307 50	319,570 20	
Counties in this State.....	39,675 00	40,415 25	42,965 25	
Towns in this State.....	268,300 00	276,432 70	282,601 00	
Villages in this State.....	157,250 00	166,668 23	167,612 50	
School districts in this State	226,275 00	236,666 09	236,330 90	
Railroad mortgage bonds...	511,000 00	520,227 50	463,240 00	
	<u>\$1,662,910 00</u>	<u>\$1,704,156 27</u>	<u>\$1,658,919 85</u>	1,658,919 85
Banking house and lot, book value, \$40,000; cost, \$41,817.90; actual cash value.....				40,000 00
Other real estate, book value, \$167,480.25; cost, \$167,669.28; actual cash value.....				167,480 25
Cash on deposit in banks or trust companies.....				507,369 77
Cash on hand.....				27,916 58
Total of collectible interest.....				63,383 79
Amount of all other assets, viz.:				
Accrued rentals, banking house.....			\$500 00	
Accrued rentals, other real estate.....			321 00	
Insurance premiums advanced.....			287 54	
				<u>1,108 54</u>
				<u>\$5,543,328 78</u>

LIABILITIES

Amount due depositors, viz.:	
Principal .....	\$5,131,109 59
Dividends credited or to be credited for the six months ending with December 31, 1916.....	94,601 63
	<u>\$5,225,711 22</u>
Other liabilities, viz.: Expenses incurred, but unpaid, ex- penses of other real estate, estimated.....	375 00
Surplus on market value.....	317,242 56
	<u>\$5,543,328 78</u>

Surplus on par value, \$321,232.71.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$377,906 57
From depositors, not including dividends credited.....	1,512,598 01
From interest on loans, deposits and investments.....	246,338 38
From rents from banking house.....	500 00

# WESTCHESTER COUNTY

315

From rents from other real estate.....	\$7,319 75
From mortgages.....	133,734 00
From redemption of stocks and bonds.....	85,795 00
From real estate sold.....	34,508 89
From all other sources, viz.:	

Real estate contracts.....	\$27,000 00
Insurance premiums returned.....	404 47
Taxes returned .....	957 67
Commissions returned .....	15 75

28,377 89

\$2,427,078 49

## PAYMENTS

To depositors, including dividends paid to them.....	\$1,312,363 59
For loans on bonds and mortgages.....	260,634 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$213,020).....	220,041 09
For interest (other than dividend payments to depositors)...	1,087 29
For current expenses of the bank, viz.:	

For salaries .....	\$20,340 00
For taxes: Banking house, \$629.72; surplus, \$2,287.63; on mortgages, \$1,169.00.....	4,086 35
For expenses, except taxes, of banking house:	
Repairs .....	92 74
Insurance .....	400 00
Other .....	762 59
For expenses of other real estate, viz.:	
Repairs .....	3,578 73
Insurance .....	369 71
Taxes .....	2,711 80
Other .....	1,787 58
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,865 49

39,994 99

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	56,793 18
--	-----------

### Other payments, viz.:

Insurance premiums advanced.....	\$120 50
Taxes advanced .....	757 50

878 00

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....	535,286 35
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\$2,427,078 49

## STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	13,751
Number of accounts opened or reopened during the year.....	2,284
Number of accounts closed during the year.....	1,570
Amount deposited during the year, not including dividends credited for that period.....	\$1,512,598 01
Amount withdrawn during the year.....	1,312,363 59
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$91,092 02
January 1, 1917.....	94,601 63
	185,693 65
Average amount of each account January 1, 1917.....	380 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$260,036 58
Total expenses of the bank for the year 1916.....	39,998 35
Dividends paid to depositors for the year 1916.....	185,693 65
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	34,354 58

**135. PEEKSKILL SAVINGS BANK, PEEKSKILL**

[920 South street; incorporated 1859]

FRANK M. DAIN, President.  
 FREDERICK LENT, Vice-President.  
 EDWARD G. HALSEY, Vice-President.

SANFORD R. KNAPP, Secretary.  
 EDWARD E. YOUNG, Treasurer.  
 R. S. ALLEN, Cashier.

**TRUSTEES**

SANFORD R. KNAPP.  
 HENRY L. ARMSTRONG,  
 FREDERICK LENT,  
 OSCAR GRIFFIN,  
 ALONZO SEYMOUR,

FRANK M. DAIN.  
 EDWARD E. YOUNG,  
 J. R. DECATUR,  
 EDMUND JORDAN,  
 EDWARD G. HALSEY,

WILLIAM H. CROFT.  
 GEORGE W. BUCHANAN,  
 ROBERT S. ALLEN.  
 EDWARD F. HILL,  
 THEODORE F. TOMPKINS.

**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$2,839,983 90

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States .....	\$20,000 00	\$25,893 75	\$22,200 00
State of North Dakota.....	50,000 00	53,720 00	50,000 00
State of Wyoming.....	5,000 00	6,375 00	5,150 00
Cities in other States.....	426,000 00	448,389 68	428,590 00
Cities in this State.....	248,500 00	261,292 00	246,125 00
Counties in this State.....	50,000 00	50,500 00	49,500 00
Towns in this State.....	58,208 73	58,239 22	58,404 99
Villages in this State.....	561,120 35	566,564 80	569,848 00
School districts in this State	247,315 00	250,225 15	255,238 08
Railroad mortgage bonds...	30,000 00	35,575 00	25,000 00

\$1,696,144 08    \$1,756,774 60    \$1,710,056 07

1,710,056 07

Banking house and lot, book value, \$28,675.63; cost, \$50,411.76; actual cash value.....

30,000 00

Cash on deposit in banks or trust companies.....

449,174 62

Cash on hand.....

19,390 79

Total of collectible interest.....

54,845 82

Amount of all other assets, viz.: Rents accrued.....

212 50

\$5,103,663 70

**LIABILITIES**

Amount due depositors, viz.:

Principal ..... \$4,429,835 55

Dividends credited or to be credited for the six  
month ending with December 31, 1916..... 85,035 39

\$4,514,920 94

Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917, estimated.....

37 37

Surplus on market value.....

588,705 39

\$5,103,663 70

Surplus on par value, \$574,793.40.

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....

\$380,489 57

From depositors, not including dividends credited.....

753,891 96

From interest on loans, deposits and investments.....

222,786 06

From rents from banking house.....

1,025 00

From mortgages.....

189,644 00

From redemption of stocks and bonds.....

67,320 71

From all other sources, viz.:

Profit and loss ..... \$19 00

Telephone ..... 2 50

Deposit with bid for bonds..... 1,600 00

Error previous dividend..... 53 78

1,675 28

\$1,616,832 58

PAYMENTS

To depositors, including dividends paid to them.....		\$818,564 78
For loans on bonds and mortgages.....		253,550 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$49,511.65).....		51,971 91
For interest (other than dividend payments to depositors)...		718 45
For current expenses of the bank, viz.:		
For salaries .....	\$10,900 00	
For taxes: Banking house, \$1,048.68; surplus, \$5,298.81; on mortgages, \$466.25.....	6,813 74	
For expenses, except taxes, of banking house:		
Repairs .....	270 72	
Insurance .....	92 42	
Other .....	2,105 77	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,322 73	
		21,505 38
Other payments, viz.:		
Deposit with bid for bonds.....	\$1,600 00	
Cash short .....	81 10	
Interest paid in error refunded.....	1 15	
New water system for banking house.....	290 63	
Error in previous dividend.....	53 78	
		1,956 65
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		468,565 41
		<u>\$1,616,832 58</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	8,816
Number of accounts opened or reopened during the year.....	863
Number of accounts closed during the year.....	725
Amount deposited during the year, not including dividends credited for that period.....	\$753,891 96
Amount withdrawn during the year.....	818,564 78
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$84,480 89
January 1, 1917.....	85,035 39
Credited at other periods.....	106 94
	169,623 22
Average amount of each account January 1, 1917.....	512 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$222,097 14
Total expenses of the bank for the year 1916.....	21,542 75
Dividends paid to depositors for year 1916.....	169,623 22
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>30,931 17</u>

## 136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[252 Huguenot street; incorporated 1908]

GEORGE WATSON, President.  
SAMUEL F. SWINBURNE, Vice-Pres.

ALFRED L. HAMMETT, Secretary.

## TRUSTEES

W. W. BISSELL,  
JOHN CONLON,  
R. C. EDDY,  
MOTT EMIGH,  
G. F. FLANDREAUX,  
GEO. E. GALGANO,  
WILLIAM KIRCHHOFF,J. F. LAMBDEN,  
GEO. W. MAHLSTEDT,  
JOHN F. NEW,  
GEORGE WATSON,  
JOHN A. PECK,  
GEORGE T. DAVIS,  
SAM'L F. SWINBURNE,L. E. VAN ETTEN,  
HOWARD R. WARE,  
JAMES S. HAVILAND,  
JOHN H. TROY,  
ALFRED L. HAMMETT,  
HARRY E. COLWELL,  
GEORGE M. WOOD.FINANCIAL  
RESOURCESBonds and mortgages..... \$495,625 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in this State.....	\$37,990 00	\$37,637 83	\$37,929 50
Counties in this State.....	4,000 00	3,910 00	4,240 00
Towns in this State .....	26,500 00	27,273 83	27,510 00
Villages in this State.....	58,700 00	58,542 64	59,307 00
School districts in this State	15,000 00	15,114 31	15,350 00
Railroad mortgage bonds...	104,000 00	101,170 81	94,790 00
	<u>\$244,190 00</u>	<u>\$243,649 42</u>	<u>\$239,126 50</u>

239,126 50

Cash on deposit in banks or trust companies.....

49,881 01

Cash on hand.....

1,691 75

Total of collectible interest.....

6,761 08

\$793,085 34

## LIABILITIES

Amount due depositors, viz.:

Principal ..... \$761,535 43  
Dividends credited or to be credited for the six  
months ending with December 31, 1916..... 13,220 89\$774,756 32

Surplus on market value.....

18,329 02

\$793,085 34

Surplus on par value, \$23,392.50.

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or trust companies January 1,  
1916, before transactions of the day..... \$35,998 79  
From depositors, not including dividends credited..... 435,484 32  
From interest on loans, deposits and investments..... 37,118 55  
From mortgages..... 12,500 00  
From redemption of stocks and bonds..... 21,609 00  
From all other sources, viz.:Telephone ..... \$4 75  
Home banks ..... 8 50  
Pass books ..... 3 05  
Typewriting ..... 13 00  
Appraiser's fees ..... 128 50157 80\$542,868 46

PAYMENTS

To depositors, including dividends paid to them.....		\$314,895 96
For loans on bonds and mortgages.....		98,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$65,600).....		67 840 01
For interest (other than dividend payments to depositors)...		214 52
For current expenses of the bank, viz.:		
For salaries .....	\$4,566 88	
For taxes, surplus.....	112 19	
For expenses, except taxes, of banking house: Other.	10 08	
For rent of banking rooms.....	1,479 36	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,353 48	
		7,521 99
Tellers' difference .....	\$85 00	
Trustees' certificates .....	938 00	
Home banks .....	1,000 22	
Correction 1914 difference.....	50 00	
		2,073 22
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		51,572 76
		<u>\$542,868 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	3,832
Number of accounts opened or reopened during the year.....	834
Number of accounts closed during the year.....	558
Amount deposited during the year, not including dividends credited for that period.....	\$435,484 32
Amount withdrawn during the year.....	314,895 96
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$12,238 12
January 1, 1917.....	13,220 89
Credited at other periods.....	6 03
	25,465 04
Average amount of each account January 1, 1917.....	198 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$37,934 96
Total expenses of the bank for the year 1916.....	7,521 99
Dividends paid to depositors for the year 1916.....	25,465 04
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>4,947 93</u>



**137. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS**

[12 and 14 Getty square; incorporated 1866]

**CHARLES E. GORTON, President.****FRANK E. WHEELER, Treasurer.****ROBERT H. NEVILLE, Vice-President.****ALBERT B. LOSELLE, Asst. Treas.****ANDREW B. BARR, Vice-President.****TRUSTEES****FRANK E. WHEELER,  
CHARLES E. GORTON,  
ROBERT H. NEVILLE,  
GUSTAV SCHLEUTER,  
CHARLES E. SKINNER,****ANDREW B. BARR,  
ALONZO P. HAZARD,  
ALBERT C. BENEDICT,  
GEORGE H. WARREN,  
JOSEPH MILLER,  
CAMPBELL SCOTT,****RALPH B. HIBBARD,  
LOUIS SPRECKLES,  
WILLIAM HALLEY,  
ARTHUR LAND,  
E. B. EMBREE,  
JAMES C. FULTON.****FINANCIAL  
RESOURCES****Bonds and mortgages..... 5,383,750 00****Stock and bond investments, viz.:**

<i>Stocks and bonds</i>	<b>Par value</b>	<b>Original cost</b>	<b>Estimated market value</b>
State of Alabama.....	\$17,000 00	\$18,465 00	\$17,170 00
Cities in other States.....	399,000 00	417,105 96	418,700 00
Cities in this State.....	1,114,335 18	1,137,946 13	1,157,898 73
Counties in this State.....	49,070 00	51,185 21	51,451 40
Towns in this State.....	501,057 74	515,768 69	516,037 40
Villages in this State.....	994,771 68	1,020,541 89	1,018,058 44
School districts in this State	388,150 00	406,810 88	402,005 00
Railroad mortgage bonds....	50,000 00	52,668 75	46,500 00
	<b>\$3,513,384 60</b>	<b>\$3,620,492 51</b>	<b>\$3,627,820 97</b>
			<b>3,627,820 97</b>

**Banking house and lot, book value, \$59,817.40; cost, \$61,586,-  
48; actual cash value.....****61,500 00****Other real estate book value, \$61,837.25; cost, \$58,304.73;  
actual cash value.....****58,200 00****Cash on deposit in banks or trust companies.....****553,582 81****Cash on hand.....****91,089 89****Total of collectible interest.....****91,305 01****Amount of all other assets, viz.: Rents accrued.....****302 00****\$9,867,550 68****LIABILITIES****Amount due depositors, viz.:****Principal ..... \$8,946,470 16****Dividends credited or to be credited for the six  
months ending with December 31, 1916.....****166,618 04****\$9,113,088 20****Surplus on market value.....****754,462 48****\$9,867,550 68****Surplus on par value, \$640,026.11.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

<b>Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....</b>	<b>\$590,139 12</b>
<b>From depositors, not including dividends credited.....</b>	<b>2,383,863 74</b>
<b>From interest on loans, deposits and investments.....</b>	<b>429,043 80</b>
<b>From rents from banking house.....</b>	<b>740 00</b>
<b>From rents from other real estate.....</b>	<b>6,532 33</b>
<b>From mortgages.....</b>	<b>118,500 00</b>
<b>From redemption of stocks and bonds.....</b>	<b>196,065 90</b>
<b>From stocks and bonds sold (total par value, \$1,075.10).....</b>	<b>1,075 10</b>
<b>From real estate sold.....</b>	<b>14,300 00</b>
	<b>\$3,740,259 99</b>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,806,424 20	
For loans on bonds and mortgages.....	407,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$786,319.81).....	813,650 65	
For interest (other than dividend payments to depositors)...	9,287 00	
For current expenses of the bank, viz.:		
For salaries .....	\$14,783 56	
For taxes: Banking house, \$1,963.57; surplus, \$6,048.12	8,011 69	
For expenses, except taxes, of banking house:		
Repairs .....	134 70	
Other .....	10 18	
For expenses of other real estate, viz.:		
Repairs .....	4,038 60	
Insurance .....	293 94	
Taxes .....	2,014 68	
Other .....	1,916 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,212 60	
		34,416 87
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		24,408 57
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		644,672 70
		<u>\$3,740,259 99</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	18,597
Number of accounts opened or reopened during the year.....	3,621
Number of accounts closed during the year.....	2,418
Amount deposited during the year, not including dividends credited for that period.....	\$2,383,863 74
Amount withdrawn during the year.....	1,806,424 20
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$159,015 87
January 1, 1917.....	166,618 04
	<u>325,633 91</u>
Average amount of each account January 1, 1917.....	475 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$436,203 88
Total expenses of the bank for the year 1916.....	34,416 87
Dividends paid to depositors for the year 1916.....	325,633 91
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	<u>76,153 10</u>

138. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President.  
ELLWOOD BURDSALL, Vice-Pres.  
JOHN W. McCARTY, Vice-Pres.

ROBERT B. M. COOK, Secretary.  
JOHN W. DIEHL, Cashier.  
GEORGE A. STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN,  
EDWIN F. STUDWELL,  
ELLWOOD BURSALL,  
H. L. MARSHALL, Jr.,  
JOSIAH N. WILCOX,

JOHN W. McCARTY,  
CHARLES H. TIBBITS,  
ROBERT B. M. COOK,  
LEANDER HORTON,  
THOMAS BYRNES, Jr.  
SAMUEL GLOCK,

ARTHUR B. WILCOX,  
JOHN W. DIEHL,  
JOHN W. RYAN,  
ANSON W. ANDERSON,  
DEWITT H. LYON,

FINANCIAL  
RESOURCES

Bonds and mortgages..... \$2,445,176 00  
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$40,000 00	\$40,287 50	\$41,300 00
Cities in other States.....	143,000 00	146,967 22	145,905 00
Cities in this State.....	611,199 18	628,359 45	618,190 15
Counties in this State.....	124,800 00	129,399 18	128,945 50
Towns in this State.....	88,078 25	88,614 01	88,783 25
Villages in this State.....	229,912 00	233,579 39	233,779 19
School districts in this State	123,600 00	127,368 06	122,739 00
Railroad mortgage bonds...	411,000 00	409,057 50	370,450 00
	<u>\$1,771,689 43</u>	<u>\$1,801,632 33</u>	<u>\$1,750,092 09</u>
			1,750,092 09

Banking house and lot, book value, \$25,000; cost, \$44,682.06;  
actual cash value..... 25,000 00  
Other real estate, book value, \$28,982.87; cost, \$29,355.36;  
actual cash value..... 28,982 87  
Cash on deposit in banks or trust companies..... 320,400 67  
Cash on hand..... 38,878 34  
Total of collectible interest..... 37,873 29  
\$4,646,403 26

LIABILITIES

Amount due depositors, viz.:

Principal .....	\$4,246,943 48
Dividends credited or to be credited for the six months ending with December 31, 1916.....	77,844 80
	<u>\$4,324,788 28</u>
Surplus on market value.....	321,614 98
	<u>\$4,646,403 26</u>

Surplus on par value, \$343,212.32.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day.....	\$253,874 15
From depositors, not including dividends credited.....	1,241,049 57
From interest on loans, deposits and investments.....	191,505 23
From rents from other real estate.....	816 00
From mortgages.....	122,817 00
From redemption of stocks and bonds.....	107,942 74
From real estate sold.....	7,500 00

From all other sources, viz.:

Insurance premiums advanced refunded.....	\$261 27	
Profit and loss.....	1 82	
		\$263 09
		<u>\$1,925,767 78</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$924,095 09
For loans on bonds and mortgages.....		253,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$332,212).....		333,444 58
For interest (other than dividend payments to depositors)...		3,078 81
For current expenses of the bank, viz.:		
For salaries .....	\$9,100 00	
For taxes: Banking house, \$974.17; surplus, \$2,678.24..	3,652 41	
For expenses, except taxes, of banking house: Other	736 00	
For expenses of other real estate, viz.:		
Repairs .....	135 29	
Insurance .....	41 40	
Other .....	266 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,791 89	
		15,723 91
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		36,855 26
Other payments, viz: Insurance premiums advanced.....		191 12
Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day.....		359,279 01
		<u>\$1,925,767 78</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1917.....	9,308
Number of accounts opened or reopened during the year.....	2,025
Number of accounts closed during the year.....	1,479
Amount deposited during the year, not including dividends credited for that period.....	\$1,241,049 57
Amount withdrawn during the year.....	924,095 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1916.....	\$73,416 59
January 1, 1917.....	77,844 80
	151,261 39
Average amount of each account January 1, 1917.....	464 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1916.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1916.....	4
Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts.....	\$190,964 42
Total expenses of the bank for the year 1916.....	16,217 78
Dividends paid to depositors for the year 1916.....	151,261 39
Net earnings for the year 1916 over expenses and dividends paid to depositors.....	23,485 25

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus in par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>NIAGARA COUNTY</b>							
Farmers and Mechanics' Savings Bank of the City of Lockport.	\$6,295,854 41	\$5,876,771 55	\$3,000 00	\$416,082 86	\$497,390 10	13,001	1,858
Niagara County Savings Bank, Niagara Falls.	2,252,365 36	2,130,783 81	30,236 01	91,345 54	96,787 54	7,521	3,369
Total.	\$8,548,219 77	\$8,007,555 36	\$33,236 01	\$507,428 40	\$594,177 64	20,522	5,227
<b>ONEIDA COUNTY</b>							
Oneida County Savings Bank, The, Rome.	\$2,533,867 82	\$2,413,383 75	.....	\$120,484 07	\$197,066 27	7,563	777
Rome Savings Bank, The.	3,910,107 64	3,568,300 12	.....	341,807 52	407,714 81	9,836	1,319
Savings Bank of Utica, The.	17,631,797 99	15,801,946 85	\$8,967 60	1,820,883 54	1,755,359 39	34,465	6,561
Total.	\$24,075,773 45	\$21,783,630 72	\$8,967 60	\$2,283,175 13	\$2,360,140 47	51,867	8,657
<b>ONONDAGA COUNTY</b>							
Onondaga County Savings Bank, Syracuse.	\$27,963,468 34	\$25,538,670 95	\$49,013 00	\$2,375,784 39	\$2,633,430 79	53,453	8,973
Stancateles Savings Bank.	1,331,581 82	1,225,907 83	.....	105,673 99	128,548 99	3,764	338
Syracuse Savings Bank.	15,711,835 91	13,720,930 11	49,409 76	1,941,496 04	2,357,541 04	26,530	3,635
Total.	\$45,006,886 07	\$40,485,508 89	\$98,422 76	\$4,422,954 42	\$5,119,520 82	83,747	12,946
<b>ONTARIO COUNTY</b>							
Geneva Savings Bank.	\$990,324 78	\$970,149 47	.....	\$20,175 31	\$20,794 31	5,021	1,594
<b>ORANGE COUNTY</b>							
Cornwall Savings Bank, The, Cornwall-on-Hudson.	\$434,954 89	\$413,992 15	\$100 00	\$20,862 74	\$28,678 74	1,356	154
Goshen Savings Bank.	1,586,903 77	1,511,025 77	.....	75,878 00	103,057 00	3,414	495
Middletown Savings Bank.	5,716,564 79	5,456,364 87	.....	260,199 92	362,787 70	12,998	1,711
Newburgh Savings Bank.	14,517,560 01	12,546,593 48	9,104 58	1,961,861 95	1,826,036 95	18,614	1,422
Walden Savings Bank.	1,164,226 93	1,064,483 61	.....	99,743 32	112,351 32	3,272	435
Warwick Savings Bank.	1,401,615 86	1,317,032 34	.....	84,583 52	107,770 77	3,595	293
Total.	\$24,821,826 25	\$22,309,492 22	\$9,204 58	\$2,503,129 45	\$2,540,782 48	43,249	4,516

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

SEMI-ANNUAL STATEMENT

341

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>NIAGARA COUNTY</b>						
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,572	\$2,031,643 58	\$2,119,750 60	\$221,405 96	\$11,139 19	4
Niagara County Savings Bank, Niagara Falls.....	1,899	1,412,303 98	1,068,777 90	69,539 17	5,399 05	4
Total.....	3,471	\$3,443,947 56	\$3,178,528 50	\$290,945 13	\$16,538 24	.....
<b>ONEIDA COUNTY</b>						
Oneida County Savings Bank, The Rome.....	732	\$533,084 10	\$598,784 06	\$80,639 63	\$5,203 13	3½
Rome Savings Bank, The.....	1,047	776,945 70	911,830 75	119,725 78	10,064 87	3½
Savings Bank of Utica, The.....	4,662	3,644,877 47	3,674,449 80	526,546 58	29,517 64	3½
Total.....	6,441	\$4,954,907 27	\$5,185,064 61	\$726,911 99	\$44,785 64	.....
<b>ONONDAGA COUNTY</b>						
Onondaga County Savings Bank, Syracuse.....	8,627	\$6,566,277 12	\$5,925,232 12	\$953,503 68	\$48,538 61	4
Stanestates Savings Bank.....	271	644,566 30	605,678 44	44,767 77	4,162 09	4
Syracuse Savings Bank.....	2,984	3,678,269 41	3,418,328 51	513,993 45	28,912 34	4
Total.....	11,882	\$10,889,112 83	\$9,949,239 07	\$1,512,264 90	\$81,613 04	.....
<b>ONTARIO COUNTY</b>						
Geneva Savings Bank.....	1,160	\$551,624 03	\$421,567 64	\$32,427 26	\$3,069 87	4
<b>ORANGE COUNTY</b>						
Cornwall Savings Bank, The, Cornwall-on-Hudson.....	154	\$79,207 33	\$77,097 55	\$15,208 25	\$871 45	4
Goshen Savings Bank.....	439	362,610 36	320,496 60	55,021 94	3,113 92	4
Middletown Savings Bank.....	1,344	1,168,449 99	1,013,117 65	201,062 33	10,515 42	4
Newburgh Savings Bank.....	1,605	1,597,350 52	1,961,712 66	476,235 09	17,589 30	4
Walden Savings Bank.....	341	263,280 99	244,637 26	37,555 76	2,408 31	3½
Warwick Savings Bank.....	333	215,786 99	275,481 11	48,077 88	3,672 00	3½
Total.....	4,216	\$3,636,696 18	\$3,892,492 83	\$833,161 25	\$38,170 40	.....

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916.—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>OWEGO COUNTY</b>							
Fulton Savings Bank.....	\$3,615,317 81	\$2,426,733 93	\$20 00	\$188,563 83	\$184,967 33	5,978	860
Owego City Savings Bank.....	4,150,631 84	3,884,473 26	.....	266,158 58	273,506 07	7,968	1,337
Owego County Savings Bank, Owego.....	4,186,896 15	3,873,363 45	.....	313,531 70	302,961 40	6,528	1,038
Total.....	\$10,952,844 80	\$10,184,570 69	\$20 00	\$768,254 11	\$761,434 80	20,474	3,255
<b>PUTNAM COUNTY</b>							
Putnam County Savings Bank, Brewster.....	\$1,374,444 26	\$1,297,077 28	.....	\$77,366 98	\$70,057 37	2,873	536
<b>QUEENS COUNTY</b>							
College Point Savings Bank.....	\$1,729,887 73	\$1,595,253 86	.....	\$134,633 87	\$173,031 93	3,501	440
Jamaica Savings Bank.....	6,083,314 76	5,611,205 22	.....	472,109 54	468,323 48	11,549	1,045
Long Island City Savings Bank.....	9,475,354 80	8,571,086 74	.....	904,268 08	853,403 01	23,621	5,023
Queens County Savings Bank, The, Flushing.....	4,351,243 50	4,036,917 73	.....	314,325 77	315,853 77	9,504	1,738
Total.....	\$21,639,800 79	\$19,814,463 55	.....	\$1,825,337 24	\$1,810,638 19	48,175	9,146
<b>RENSSELAER COUNTY</b>							
Troy Savings Bank.....	\$12,278,975 86	\$11,056,511 10	\$94,809 58	\$1,127,655 18	\$1,350,409 18	18,971	2,616
<b>RICHMOND COUNTY</b>							
Richmond County Savings Bank, West New Brighton.....	\$1,773,861 81	\$1,667,285 97	\$197 03	\$106,378 84	\$113,923 84	5,695	903
Staten Island Savings Bank, Stapleton.....	5,793,705 83	5,367,606 26	5,323 82	420,775 75	501,956 75	14,929	2,212
Total.....	\$7,567,567 64	\$7,034,892 23	\$5,520 82	\$527,154 59	\$615,880 59	20,624	3,120
<b>ST. LAWRENCE COUNTY</b>							
St. Lawrence County Savings Bank, Ogdensburg.....	\$1,016,396 60	\$980,145 94	.....	\$36,250 66	\$40,347 86	3,740	970
<b>SCHENECTADY COUNTY</b>							
Schenectady Savings Bank.....	\$3,868,662 17	\$3,405,410 65	\$167 36	\$463,034 16	\$496,025 24	37,230	8,065
<b>SENECA COUNTY</b>							
Seneca Falls Savings Bank, The.....	\$1,052,672 41	\$991,271 63	.....	\$61,400 78	\$74,366 14	3,157	556

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>Oneida County</b>						
Fulton Savings Bank .....	948	\$755,975 90	\$750,224 61	\$91,487 25	\$5,066 98	4
Oneida City Savings Bank .....	1,310	969,816 31	1,067,248 17	148,571 02	8,547 23	4
Oneida County Savings Bank, Oneida .....	1,028	888,081 38	1,018,826 12	148,966 76	8,086 51	4
Total .....	3,084	\$2,611,873 59	\$2,866,208 90	\$389,044 03	\$19,680 72	
<b>Potomac County</b>						
Potomac County Savings Bank, Brewster .....	438	\$245,295 07	\$218,277 28	\$47,417 71	\$2,779 91	4
<b>Queens County</b>						
.....	326	\$368,518 85	\$357,446 70	\$57,859 93	\$3,890 29	4
.....	1,178	1,403,646 57	1,318,973 74	201,611 11	14,252 58	4
.....	2,581	3,071,716 87	2,485,719 69	295,100 48	24,389 93	4
Flushing .....	1,067	1,224,169 11	957,203 84	140,231 96	10,502 58	4
Total .....	5,447	\$6,128,051 40	\$5,119,343 97	\$694,803 48	\$32,944 38	
<b>Rensselaer County</b>						
Troy Savings Bank .....	2,477	\$1,569,408 50	\$2,151,964 81	\$381,059 87	\$16,820 81	3½
<b>Rensselaer County</b>						
Richmond County Savings Bank, West New Brighton .....	549	\$718,337 56	\$612,849 55	\$57,406 61	\$4,891 09	4
Staten Island Savings Bank, Stapleton .....	1,330	1,762,944 35	1,517,406 51	187,963 62	19,211 67	4
Total .....	1,869	\$2,471,281 91	\$2,130,256 06	\$245,369 23	\$23,902 76	
<b>Saratoga County</b>						
St. Lawrence County Savings Bank, Ogdensburg .....	845	\$406,967 90	\$370,293 82	\$90,861 26	\$9,613 16	3½
<b>Schenectady County</b>						
Schenectady Savings Bank .....	4,513	\$2,969,626 28	\$2,777,549 67	\$260,815 86	\$22,644 71	3½
<b>Schenectady County</b>						
Schenectady Savings Bank, The .....	564	\$321,901 56	\$309,128 12	\$35,548 58	\$2,986 53	4



## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>SUFFOLK COUNTY</b>							
.....	\$7,200,492 17	\$6,127,642 41	\$5,000 00	\$1,127,849 76	\$1,140,264 92	9,248	1,012
.....	2,335,641 08	2,114,999 96	1,000 00	220,641 12	238,539 12	4,235	204
.....	5,708,563 78	4,935,199 85		533,653 13	810,373 54	6,517	667
<b>The</b>	3,163,547 70	2,913,473 27		270,074 43	238,069 68	6,377	979
<b>Total</b>	\$19,579,533 73	\$16,091,315 29	\$6,000 00	\$2,432,218 44	\$2,427,239 26	26,377	3,042
<b>TOWNSEN COUNTY</b>							
Ithaca Savings Bank	\$4,354,775 89	\$3,953,515 98	\$3,184 88	\$363,075 03	\$403,197 70	11,337	1,809
<b>ULSTER COUNTY</b>							
Ellenville Savings Bank	\$1,201,850 35	\$2,045,639 33	\$69 00	\$159,141 52	\$151,920 61	6,003	543
Kingston Savings Bank	4,522,441 39	4,204,915 06		317,526 34	306,245 45	6,547	769
.....	2,019,508 25	1,893,066 60		126,411 65	121,206 63	3,125	250
.....	4,334,566 27	3,997,839 51		236,726 76	323,983 21	7,174	1,066
.....	2,344,442 00	2,124,970 48		219,471 52	214,784 74	4,005	482
.....	5,532,021 06	5,263,271 59		270,349 47	291,334 21	9,192	1,129
<b>Total</b>	\$20,939,429 32	\$19,528,733 06	\$69 00	\$1,429,827 26	\$1,403,474 84	36,136	4,329
<b>MAHAROCK COUNTY</b>							
.....	\$3,998,693 14	\$3,612,370 77		\$386,322 37	\$453,097 87	5,812	783
.....	3,343,903 17	3,145,431 61	\$152 26	197,319 80	234,066 74	8,059	1,463
.....	696,730 91	643,400 67		53,330 24	50,370 24	1,836	318
.....	5,267,816 63	4,962,199 85	2,584 62	285,632 15	305,142 79	12,196	2,040
.....	5,007,410 55	4,449,881 35	9 75	557,518 95	543,703 97	8,691	756
.....	733,100 39	718,871 96		13,228 41	23,968 71	3,664	638
.....	9,362,965 98	8,672,132 98		690,833 02	611,178 60	17,982	3,240
.....	4,320,371 13	4,024,653 43	1,502 25	294,215 45	321,706 47	8,900	1,777
.....	866,495 61	800,387 69	600 00	64,607 53	79,011 78	2,494	454
.....	4,949,291 67	4,165,815 77		782,475 90	816,160 90	6,818	832
.....	10,212,516 96	9,267,206 08		945,310 90	913,310 65	18,833	3,004
<b>Total</b>	\$45,746,186 06	\$44,463,252 66	\$4,848 89	\$4,278,084 51	\$4,399,717 72	96,304	15,835
<b>Grand totals for the State</b>	\$62,033,171,961 23	\$61,883,343,303 58	\$942,851 59	\$168,966,926 06	\$189,194,044 78	3,335,536	587,140

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Concluded

## SEMI-ANNUAL STATEMENT

345

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>Schenectady County</b>						
.....	734	\$1,024,053 31	\$946,046 54	\$241,408 94	\$14,641 59	44
.....	319	371,908 00	376,076 03	78,002 52	6,305 53	4
.....	371	685,849 88	655,945 55	194,885 42	11,072 24	44
<b>Total</b> .....	631	731,340 53	643,355 28	106,526 49	6,062 86	4
<b>Total</b> .....	2,045	\$2,813,152 40	\$2,624,023 50	\$621,602 27	\$37,972 21	.....
<b>Tompkins County</b>						
Etheca Savings Bank.....	1,752	\$1,350,045 81	\$1,426,915 73	\$129,348 49	\$11,268 06	34
<b>Ulster County</b>						
.....	432	\$444,094 80	\$484,644 27	\$73,282 77	\$3,173 74	34
.....	637	781,543 36	772,040 40	167,470 23	5,745 72	4
.....	279	222,681 53	260,209 95	73,562 03	2,279 55	4
.....	881	859,527 07	816,554 59	149,452 69	5,591 05	4
.....	243	400,088 41	384,890 34	76,918 45	3,245 88	4
<b>Total</b> .....	1,268	\$54,247 57	\$92,143 47	197,969 33	9,135 08	4
<b>Total</b> .....	3,850	\$3,602,182 74	\$3,721,506 11	\$729,655 53	\$39,172 02	.....
<b>Warren County</b>						
.....	654	\$701,783 03	\$743,197 01	\$123,551 95	\$5,190 41	4
.....	906	1,210,346 99	928,534 34	106,753 21	7,532 50	4
.....	209	185,237 83	156,312 44	22,627 56	2,240 46	4
.....	1,521	1,327,389 93	1,234,215 97	179,597 70	18,262 86	4
.....	722	714,680 67	801,919 26	106,255 25	8,058 31	4
<b>Total</b> .....	543	355,157 06	369,837 94	23,175 46	3,490 57	4
<b>Y.</b>	2,325	2,133,169 59	1,709,937 08	310,338 07	13,123 10	4
<b>Y.</b>	1,425	1,091,159 59	896,670 48	143,753 23	8,083 00	4
<b>Y.</b>	255	263,421 56	246,816 99	28,490 75	4,359 59	4
<b>Y.</b>	908	755,135 28	805,967 16	154,024 15	9,356 83	4
<b>Total</b> .....	2,065	2,085,632 99	1,800,743 15	336,105 31	17,063 06	4
<b>Total</b> .....	11,543	\$10,703,144 81	\$9,697,751 80	\$1,608,616 54	\$97,240 06	.....
<b>Grand totals for the State</b> .....	454,261	\$9448,017,922 03	\$9422,806,728 29	\$965,610,020 14	\$3,399,401 86	.....



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**STATEMENT**

**OF THE**

**Condition of the Savings Banks**

**OF THE**

**STATE OF NEW YORK**

**ON**

**July 1, 1916, and January 1, 1917**

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## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>ALBANY COUNTY</b>							
.....	\$12,413,044 49	\$11,794,001 48	\$91,430 49	\$419,043 01	\$325,264 62	14,747	2,385
.....	10,080,966 93	9,363,193 24	25,629 31	627,343 20	709,182 90	13,112	3,021
.....	3,745,158 76	3,455,671 24	.....	263,868 21	264,471 38	6,206	1,108
.....	38,817,214 17	36,455,163 77	.....	2,362,050 40	3,311,892 88	53,219	7,690
.....	3,901,962 86	3,578,376 06	.....	323,907 90	388,381 69	8,002	1,221
.....	10,330,357 37	9,661,247 26	677 57	668,432 64	553,537 67	13,771	3,472
Albany.....	2,785,090 21	2,301,979 34	21,344 00	411,866 87	490,654 04	4,156	472
.....	1,815,578 23	1,639,762 79	.....	125,815 49	167,478 24	3,168	600
The.....	14,479,832 55	13,563,406 81	.....	916,415 74	760,617 99	20,372	6,009
Total.....	\$98,319,215 62	\$91,861,790 99	\$148,981 37	\$6,308,443 26	\$7,151,501 39	136,753	24,981
<b>BRONX COUNTY</b>							
.....	\$1,492,341 33	\$1,463,164 97	.....	\$30,176 36	\$42,064 36	7,209	2,401
.....	14,379,038 93	13,235,494 04	\$441 15	\$63,169 74	\$96,638 74	48,515	13,960
.....	1,709,215 71	1,656,903 49	.....	\$2,312 23	\$7,804 82	7,106	2,515
Total.....	\$17,480,596 97	\$16,414,562 50	\$441 15	\$1,065,492 33	\$997,609 92	60,821	18,876
<b>BRONX COUNTY</b>							
.....	\$7,714,403 01	\$7,261,533 44	.....	\$453,868 57	\$613,231 09	22,620	4,114
.....	1,811,530 73	1,746,803 90	.....	\$4,946 83	\$1,831 73	10,780	2,820
Total.....	\$9,525,933 70	\$9,008,337 34	.....	\$457,815 45	\$675,062 87	33,400	6,934
<b>CAYUGA COUNTY</b>							
.....	\$6,448,816 58	\$5,941,500 52	\$321 59	\$606,804 47	\$591,284 47	13,420	1,684
.....	4,539,427 26	4,275,482 33	.....	\$63,945 03	\$56,929 29	10,031	1,748
Total.....	\$10,987,943 94	\$10,217,072 85	\$321 59	\$670,649 50	\$648,204 76	23,451	3,432
<b>CAYUGA COUNTY</b>							
.....	\$1,073,457 40	\$1,006,727 55	.....	\$66,729 85	\$78,189 95	4,634	1,683

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

SEMI-ANNUAL STATEMENT

333

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>ALBANY COUNTY</b>						
1	1,009	\$2,703,512 76	\$2,591,508 28	\$436,363 00	\$19,608 07	4
2	1,064	2,807,417 49	2,316,947 91	343,670 43	18,674 71	4
3	798	1,019,678 01	868,508 56	126,738 29	8,664 88	4
4	6,679	7,241,806 08	7,033,335 35	1,360,703 43	60,917 31	4
5	1,028	759,361 38	725,745 97	132,453 65	6,246 44	4
6	1,636	2,178,331 98	2,161,169 53	358,863 73	19,706 69	4
7	441	439,032 83	467,522 94	86,078 71	3,630 80	2 1/2
8	437	422,208 10	370,727 17	81,583 86	4,576 72	4
9	3,246	3,137,198 13	3,100,169 56	509,905 40	21,867 30	4
Total	18,238	\$20,703,548 75	\$19,674,635 14	\$3,416,215 49	\$163,941 72	
<b>BRONX COUNTY</b>						
10	1,308	\$871,146 70	\$692,783 85	\$40,036 17	\$7,495 11	2 1/2
11	10,776	5,193,324 81	4,371,897 73	395,196 90	25,372 90	3 1/2
12	1,556	876,035 84	673,691 09	47,596 97	7,600 06	3 1/2
Total	13,639	\$6,940,707 35	\$5,738,377 67	\$132,830 04	\$40,358 97	
<b>BRONX COUNTY</b>						
13	3,644	\$3,477,125 95	\$3,270,536 55	\$232,825 00	\$14,796 48	2 1/2
14	2,220	1,029,935 22	1,038,001 55	55,809 23	8,501 08	2 1/2
Total	5,864	\$4,507,061 17	\$4,328,538 10	\$238,634 23	\$23,387 56	
<b>CATARAUGUS COUNTY</b>						
15	1,656	\$1,602,452 18	\$1,537,526 54	\$221,991 03	\$16,787 77	4
16	1,863	1,364,327 90	1,191,710 94	156,435 74	9,473 78	4
Total	3,519	\$2,966,780 06	\$2,719,237 48	\$378,326 77	\$26,261 55	
<b>CHENANGO COUNTY</b>						
17	1,201	\$489,681 25	\$377,880 21	\$29,396 33	\$2,651 51	2 1/2

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>COLUMBIA COUNTY</b>							
Hudson City Savings Institution ..	\$5,773,806 84	\$5,338,408 08		\$638,397 66	\$569,195 89	10,830	1,006
<b>CORTLAND COUNTY</b>							
Cortland Savings Bank ..	\$4,090,765 86	\$4,312,589 83	\$258 00	\$378,918 05	\$463,788 00	11,858	1,013
<b>DURHAM COUNTY</b>							
Beacon ..	\$584,684 90	\$550,335 25		\$34,499 65	\$35,162 13	1,085	93
The Beacon ..	943,631 37	888,390 67	\$5,355 53	\$54,645 17	\$9,260 42	2,016	368
The ..	2,799,651 76	2,483,799 67	16,576 16	299,206 93	312,694 68	5,078	476
The ..	858,098 12	783,295 86	85 00	\$4,717 26	71,234 66	2,105	699
The ..	18,375,267 42	14,392,088 13		908,229 20	1,338,490 65	28,002	3,362
Vappingers Falls ..	927,012 37	886,102 44	6,500 00	60,000 93	71,734 83	2,916	616
	794,264 06	877,847 15		39,906 91	\$3,323 51	1,769	847
<b>Total.</b>	<b>\$22,192,630 00</b>	<b>\$20,636,799 17</b>	<b>\$28,716 69</b>	<b>\$1,537,114 14</b>	<b>\$1,931,900 08</b>	<b>43,031</b>	<b>4,987</b>
<b>ERIE COUNTY</b>							
American Savings Bank of Buffalo ..	\$2,618,566 52	\$2,671,125 75		\$47,440 77	\$44,767 12	6,443	2,681
Buffalo Savings Bank ..	43,368,313 74	39,825,483 27		3,542,860 37	3,437,144 83	68,024	12,344
Erie County Savings Bank, Buffalo ..	60,614,148 40	56,793,002 73		3,721,148 67	3,281,706 36	68,781	15,686
Western Savings Bank, The, Buffalo ..	11,796,623 00	11,051,032 82		745,570 77	943,298 93	13,638	3,303
<b>Total</b> ..	<b>\$118,297,651 75</b>	<b>\$110,240,634 17</b>		<b>\$8,037,017 58</b>	<b>\$9,716,904 23</b>	<b>182,106</b>	<b>32,672</b>
<b>GENESSEE COUNTY</b>							
Cattaraugus Savings Bank ..	\$5,670,786 82	\$3,316,453 35		\$384,380 97	\$376,550 77	7,853	756
<b>JEFFERSON COUNTY</b>							
Jefferson County Savings Bank, Watertown ..	\$8,957,095 90	\$9,551,889 86		\$405,206 04	\$434,005 70	30,645	3,019
Watertown Savings Bank ..	3,552,449 09	3,650,006 16		202,442 93	204,970 06	9,538	1,106
<b>Total.</b>	<b>\$12,509,544 99</b>	<b>\$12,201,896 02</b>		<b>\$607,648 97</b>	<b>\$638,975 87</b>	<b>40,228</b>	<b>4,127</b>

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>COLUMBIA COUNTY</b>						
Hudson City Savings Institution .....	1,338	\$1,113,961 19	\$1,199,326 32	\$194,990 54	\$8,798 80	4
<b>CORTLAND COUNTY</b>						
Cortland Savings Bank .....	1,620	\$663,960 32	\$1,022,842 12	\$180,743 55	\$6,904 36	4
<b>DUTCHESS COUNTY</b>						
.....	72	\$93,063 76	\$103,753 39	\$30,651 91	\$1,211 31	4
.....	360	187,003 19	191,143 47	23,584 97	1,037 40	4
.....	409	\$80,372 15	408,138 35	94,810 08	4,241 32	4
.....	219	158,908 99	154,931 76	27,724 43	1,312 37	34
.....	2,496	2,163,704 10	2,437,046 97	\$43,943 60	15,383 81	4
.....	226	119,637 61	123,383 30	30,941 21	2,030 14	34
Total .....	194	154,064 66	152,099 76	25,477 22	1,067 01	4
<b>ESSEX COUNTY</b>						
Total .....	2,848	\$3,256,763 48	\$3,590,406 06	\$776,731 87	\$38,663 26	.....
<b>ESSEX COUNTY</b>						
American Savings Bank of Buffalo ..	1,556	\$1,055,730 04	\$941,549 96	\$90,171 18	\$6,829 87	4
Buffalo Savings Bank .....	9,461	10,432,757 44	9,819,808 95	1,471,337 21	58,782 42	4
Essex County Savings Bank, Buffalo ..	13,176	12,891,499 61	12,194,533 66	2,084,378 13	89,466 03	4
Western Savings Bank, The, Buffalo ..	1,997	2,572,939 80	2,436,291 78	412,713 86	18,998 80	4
Total .....	25,989	\$26,962,896 79	\$26,362,371 34	\$4,058,800 60	\$174,057 12	.....
<b>GREENS COUNTY</b>						
Catskill Savings Bank .....	747	\$669,000 03	\$780,114 87	\$111,006 70	\$5,951 30	34
<b>JEFFERSON COUNTY</b>						
Jefferson County Savings Bank, Watertown ..	2,785	\$1,322,644 50	\$1,805,706 91	\$314,640 96	\$18,423 43	4
Watertown Savings Bank .....	1,076	711,315 80	721,577 57	134,510 23	6,261 63	34
Total .....	3,864	\$2,033,960 30	\$2,527,284 48	\$449,157 19	\$24,685 06	.....





## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>KINGS COUNTY</b>						
.....	1,256	\$844,500 47	\$509,064 45	\$25,889 90	\$2,903 23	4
.....	2,482	2,119,476 55	1,612,713 95	154,344 15	10,790 50	4
.....	9,053	12,207,737 54	11,057,673 79	2,072,339 36	67,746 35	4
.....	1,006	1,848,140 77	1,781,844 71	250,432 75	15,773 63	4
.....	1,783	1,713,399 19	1,066,824 76	126,897 93	13,253 92	4
.....	16,262	13,756,708 04	11,847,263 53	1,061,433 20	80,516 35	4
FB.....	2,135	2,845,363 84	2,671,786 25	410,141 62	28,373 90	4
.....	2,384	2,321,249 48	1,960,632 76	238,537 74	17,056 04	4
LY.....	4,305	2,780,413 06	3,128,082 75	262,018 95	14,153 57	4
.....	1,245	1,096,708 84	981,802 95	140,535 84	8,158 26	4
.....	76	117,433 81	14,358 30	515 93	5,114 67	4
.....	2,640	3,255,972 73	3,011,735 62	447,435 88	27,859 54	4
.....	5,440	6,936,599 99	5,866,691 50	752,206 51	37,394 76	4
.....	3,191	2,196,283 74	1,535,806 54	145,912 08	14,686 55	4
.....	2,818	3,321,594 75	2,318,997 84	330,396 50	23,263 09	4
.....	1,054	864,737 13	644,385 79	65,472 40	4,473 72	4
.....	518	273,893 75	233,775 36	20,122 32	3,097 74	4
.....	1,394	2,241,314 92	2,432,178 84	499,533 31	30,553 96	4
.....	901	1,173,774 21	812,777 15	57,486 51	9,055 86	4
.....	5,023	5,176,586 58	4,909,106 90	390,946 34	46,365 07	4
.....	673	412,116 98	308,913 07	30,135 70	4,743 25	4
.....	12,030	16,545,047 04	15,733,463 60	2,324,168 04	97,053 59	4
<b>Total</b>	78,249	\$84,546,717 81	\$74,573,864 45	\$11,467,473 38	\$547,363 73	.....
<b>MANHATTAN COUNTY</b>						
.....	991	\$992,693 41	\$957,731 06	\$136,811 04	\$8,908 82	4
<b>COUNTY</b>						
.....	7,251	\$4,080,235 66	\$4,069,817 53	\$513,164 26	\$53,069 16	4
.....	736	777,547 90	574,498 25	169,123 33	14,875 63	4
.....	4,394	4,836,521 96	5,317,857 52	978,675 08	36,364 81	4
.....	8,373	9,211,754 00	4,945,000 63	959,703 30	54,488 04	4
<b>Total</b>	20,793	\$16,906,069 44	\$15,106,690 23	\$2,336,935 57	\$127,363 34	.....

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>MONTGOMERY COUNTY</b>							
Amsterdam Savings Bank .....	\$5,900,153 93	\$5,449,159 77	..	\$510,974 06	\$496,376 22	15,081	2,262
<b>NASSAU COUNTY</b>							
Rooslyn Savings Bank of Roslyn .....	\$2,454,266 81	\$2,225,839 60	..	\$218,630 21	\$341,638 21	4,373	897
<b>NEW YORK COUNTY</b>							
.....	\$3,265,836 24	\$3,180,082 97	\$1,106 86	\$84,636 61	\$184,766 61	9,223	1,893
.....	101,369,694 07	93,611,468 60	..	7,745,225 47	12,508,014 47	146,204	15,237
.....	117,948,774 79	104,662,332 31	..	13,286,442 48	14,929,645 53	143,543	21,287
.....	14,899,395 76	14,210,084 63	..	689,311 13	717,661 13	15,996	2,326
.....	18,830,450 66	16,438,121 12	..	2,392,329 54	2,413,463 04	27,125	2,874
.....	990,519 25	967,754 48	..	22,764 87	28,323 87	5,410	2,096
.....	51,492,687 80	46,938,966 02	36,000 00	4,517,731 78	4,762,869 94	81,049	16,577
.....	39,328,791 85	35,456,944 02	10,120 32	3,849,727 51	4,370,792 51	32,329	5,437
.....	167,499,496 60	156,015,965 43	..	11,478,521 17	11,454,166 42	171,997	30,326
.....	5,246,166 56	4,948,534 00	..	297,532 56	295,615 12	17,494	5,359
.....	17,250,936 75	16,323,359 21	..	927,577 54	903,316 60	29,213	5,653
.....	27,347,739 82	25,080,219 04	..	2,267,520 78	2,190,731 78	56,879	10,516
.....	104,901,935 88	96,170,508 15	..	8,731,427 73	10,619,210 13	154,142	21,709
.....	79,681,006 63	72,736,465 74	24,289 02	6,920,278 87	7,033,573 45	103,531	13,538
.....	29,016,910 15	26,670,163 83	..	2,345,746 52	2,663,327 52	58,805	9,879
.....	21,624,052 27	20,312,427 18	..	1,311,625 09	1,478,297 69	23,673	2,740
.....	5,462,188 67	5,230,154 15	..	242,034 52	225,734 52	18,454	5,395
.....	1,804,178 72	1,789,548 31	..	34,630 41	41,680 16	6,011	2,203
.....	12,659,378 96	11,669,786 95	4,000 00	985,589 03	1,235,744 13	21,665	3,341
.....	14,021,318 67	13,116,983 15	..	904,335 52	1,170,087 52	17,227	3,477
.....	48,898,013 31	41,986,882 10	..	3,911,131 21	4,015,571 21	60,064	7,966
.....	9,753,630 64	9,110,055 55	681 01	647,882 98	642,386 98	19,718	3,706
.....	87,195,109 18	80,079,798 23	..	7,115,310 95	9,330,713 95	102,268	14,016
.....	48,753,858 29	45,062,568 64	28,694 00	3,682,605 45	4,161,990 45	128,262	31,471
.....	11,633,559 52	10,706,173 07	..	927,386 45	1,204,456 45	16,016	2,809
.....	5,698,310 43	5,603,132 26	..	263,077 26	374,631 26	14,310	3,134
.....	367,967 19	304,972 26	..	2,984 93	7,684 93	3,933	3,104
.....	4,110,806 31	3,841,360 30	..	269,445 01	257,851 23	12,167	2,537
<b>Total</b>	\$1,048,108,639 19	\$947,200,896 79	\$104,921 01	\$83,763,851 39	\$99,418,641 52	1,485,869	261,174

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>MONTGOMERY COUNTY</b>						
American Savings Bank.....	1,887	\$1,538,429 30	\$1,534,078 06	\$173,823 46	\$9,856 71	34
<b>NASSAU COUNTY</b>						
Roslyn Savings Bank of Roslyn.....	338	\$613,508 93	\$428,381 73	\$80,843 85	\$6,176 72	4
<b>New York County</b>						
.....	1,238	\$1,135,818 18	\$1,080,906 59	\$37,066 78	\$14,533 67	34
.....	16,751	14,619,909 50	17,136,640 09	3,071,022 96	115,260 80	34
.....	20,337	21,291,618 87	22,773,632 04	3,389,175 67	111,374 53	34
.....	1,945	3,189,156 79	3,997,645 75	522,062 73	39,034 10	4
.....	2,897	3,412,115 91	3,785,024 49	534,534 48	37,551 08	34
.....	887	591,496 59	373,243 47	38,993 75	3,948 19	4
.....	18,946	19,160,326 26	10,848,866 04	1,468,046 09	53,155 25	34
.....	4,833	8,067,398 26	7,768,231 28	1,313,328 57	96,328 57	4
.....	20,471	36,137,442 17	30,004,106 97	5,671,586 42	289,163 30	4
.....	4,139	2,016,423 94	1,642,147 11	145,533 85	31,293 70	34
.....	4,337	4,979,915 79	4,310,200 34	578,508 15	44,500 46	4
.....	8,323	7,061,574 87	5,438,702 40	778,373 97	50,176 92	34
.....	21,071	22,084,276 18	23,185,803 47	3,517,005 02	119,731 83	4
.....	12,349	11,673,764 08	12,238,811 43	2,939,727 40	106,747 03	34
.....	9,254	6,743,280 59	6,788,059 53	845,022 36	50,365 21	34
.....	2,643	3,962,789 11	3,678,712 99	763,208 83	31,710 63	4
.....	3,186	2,663,465 90	2,103,344 45	145,063 23	17,452 74	34
.....	1,137	902,465 07	587,071 13	66,111 25	4,241 10	4
.....	3,049	2,873,370 45	3,390,143 74	378,981 56	57,430 69	34
.....	2,464	3,399,114 87	3,179,410 63	481,504 35	27,906 92	4
.....	6,908	8,760,841 07	7,654,504 20	1,543,845 86	57,048 03	4
.....	2,649	2,731,578 07	2,564,212 27	338,341 67	21,706 57	34
.....	13,153	13,654,598 43	14,758,713 98	2,976,763 71	94,064 35	4
.....	31,551	14,907,563 20	12,333,433 25	1,343,033 25	88,125 43	34
.....	2,378	3,461,771 77	3,484,102 97	384,896 30	26,364 11	34
.....	2,161	2,805,150 44	1,703,784 06	186,339 25	13,065 30	34
.....	1,657	3,305,363 78	3,311,152 47	8,364 34	2,844 34	4
.....	1,740	1,331,639 98	1,062,707 77	131,606 66	11,104 42	4
<b>Total .....</b>	<b>207,181</b>	<b>\$314,563,174 52</b>	<b>\$306,173,446 08</b>	<b>\$59,390,343 73</b>	<b>\$1,591,346 19</b>	<b>.....</b>

## REPORT ON SAVINGS BANKS

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1 1917	Number of accounts opened or reopened during year 1916
<b>OSWEGO COUNTY</b>							
Fulton Savings Bank.....	\$2,768,711 00	\$2,569,717 39	\$30 00	\$198,963 61	\$188,584 61	6,076	879
Oswego City Savings Bank.....	4,215,799 58	3,983,981 66	.....	281,817 92	283,779 50	8,069	1,415
Oswego County Savings Bank, Oswego.....	4,247,524 46	3,909,667 28	.....	337,857 18	320,727 38	6,556	934
Total.....	\$11,232,035 04	\$10,413,366 33	\$30 00	\$818,638 71	\$793,071 49	20,701	3,228
<b>PUTNAM COUNTY</b>							
Putnam County Savings Bank, Brewster.....	\$1,452,501 51	\$1,365,273 72	.....	\$87,227 79	\$73,380 82	2,938	560
<b>QUEENS COUNTY</b>							
College Point Savings Bank.....	\$1,851,905 03	\$1,701,788 76	.....	\$150,116 27	\$178,832 52	3,623	490
Jamaica Savings Bank.....	6,593,554 62	6,098,000 16	.....	495,554 46	481,567 87	12,140	2,268
Long Island City Savings Bank.....	10,344,604 72	9,353,015 62	.....	991,589 10	904,704 58	24,637	5,367
Queens County Savings Bank, The, Flushing.....	4,673,439 31	4,318,271 97	.....	355,167 34	330,192 84	9,989	1,873
Total.....	\$23,463,503 68	\$21,471,076 51	.....	\$1,992,427 17	\$1,895,297 81	50,389	9,998
<b>RENSSELAER COUNTY</b>							
Troy Savings Bank.....	\$12,489,499 52	\$11,128,306 10	\$95,425 22	\$1,265,758 20	\$1,373,747 20	19,094	3,152
<b>RICHMOND COUNTY</b>							
Richmond County Savings Bank, West New Brighton.....	\$1,939,797 65	\$1,822,337 65	\$197 00	\$117,263 00	\$120,608 00	6,010	1,054
Staten Island Savings Bank, Stapleton.....	6,200,080 42	5,728,426 02	1,762 09	469,892 31	498,373 81	15,515	2,469
Total.....	\$8,139,878 07	\$7,550,763 67	\$1,959 09	\$587,155 31	\$618,981 81	21,525	3,523
<b>ST. LAWRENCE COUNTY</b>							
St. Lawrence County Savings Bank, Ogdensburg.....	\$1,096,581 56	\$1,052,583 44	.....	\$43,998 12	\$43,450 12	3,865	994
<b>SCHENECTADY COUNTY</b>							
Schenectady Savings Bank.....	\$9,668,739 21	\$9,134,631 40	\$162 22	\$524,045 59	\$513,614 62	39,498	9,612
<b>SENECA COUNTY</b>							
Seneca Falls Savings Bank, The.....	\$1,072,100 12	\$1,004,786 13	.....	\$67,313 99	\$77,745 95	3,195	586

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Number of accounts closed during the year 1916	Amount deposited during the year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
<b>OSWEGO COUNTY</b>							
Fulton Savings Bank.....	813	\$809,622 45	\$722,756 79	\$94,310 86	\$5,790 00	\$5,270 47	4
Oswego City Savings Bank.....	1,236	1,037,638 06	1,109,272 53	149,564 97	8,220 00	9,178 80	4
Oswego County Savings Bank, Oswego.....	884	903,572 71	1,015,428 54	149,543 68	6,925 00	6,854 88	4
Total.....	2,933	\$2,750,833 22	\$2,847,457 86	\$393,419 51	\$20,935 00	\$21,304 15	.....
<b>PUTNAM COUNTY</b>							
Putnam County Savings Bank, Brewster.....	458	\$273,344 90	\$200,251 64	\$49,315 30	\$3,118 00	\$3,403 03	4
<b>QUEENS COUNTY</b>							
College Point Savings Bank.....	280	\$413,979 86	\$296,710 98	\$60,646 32	\$6,238 00	\$2,537 45	4
Jamaica Savings Bank.....	1,210	1,789,297 60	1,339,016 35	210,807 88	10,243 35	22,663 90	4
Long Island City Savings Bank.....	3,027	3,525,225 97	2,434,257 34	317,714 49	25,808 51	26,822 98	4
Queens County Savings Bank, The, Flushing.....	1,062	1,373,852 91	976,694 18	149,442 50	8,341 67	13,142 55	4
Total.....	5,579	\$7,102,356 34	\$5,046,678 85	\$738,611 19	\$50,129 53	\$65,166 88	.....
<b>RENSSELAER COUNTY</b>							
Troy Savings Bank.....	2,503	\$1,699,493 46	\$1,990,779 97	\$377,868 11	\$17,012 33	\$30,596 62	3½
<b>RICHMOND COUNTY</b>							
Richmond County Savings Bank, West New Brighton.....	521	\$351,225 55	\$649,569 41	\$61,322 51	\$6,821 00	\$5,278 03	4
Staten Island Savings Bank, Stapleton.....	1,335	2,003,724 49	1,549,380 42	197,094 22	22,356 61	19,278 97	4
Total.....	1,856	\$2,854,950 04	\$2,198,949 83	\$259,316 73	\$29,177 61	\$24,557 00	.....
<b>ST. LAWRENCE COUNTY</b>							
St. Lawrence County Savings Bank, Ogdensburg.....	823	\$417,126 25	\$348,027 88	\$32,413 00	\$4,532 13	\$2,945 16	3½
<b>SCHENECTADY COUNTY</b>							
Echenectady Savings Bank.....	4,722	\$3,661,730 68	\$2,826,934 57	\$273,455 41	\$32,822 28	\$18,980 46	3½
<b>SENECA COUNTY</b>							
Seneca Falls Savings Bank, The.....	540	\$325,032 12	\$320,987 37	\$36,303 45	\$4,260 00	\$1,746 84	4

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916.—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>OWENGO COUNTY</b>							
Pulton Savings Bank .....	\$2,615,317 81	\$2,424,733 93	\$20 00	\$168,563 88	\$184,967 33	5,978	860
Owego City Savings Bank .....	4,150,631 84	3,884,473 26	..	266,158 58	273,506 07	7,968	1,337
Owego County Savings Bank, Owego .....	4,136,895 15	3,873,363 45	..	313,531 70	302,961 40	6,638	1,038
Total .....	\$10,852,844 80	\$10,184,570 66	\$20 00	\$708,254 11	\$761,434 80	20,474	3,263
<b>PUTNAM COUNTY</b>							
Putnam County Savings Bank, Brewster .....	\$1,374,444 20	\$1,297,077 28	..	\$77,366 92	\$70,037 37	2,873	536
<b>Schenectady COUNTY</b>							
Richmond County Savings Bank, West New Brighton .....	\$1,729,887 73	\$1,595,253 86	..	\$134,633 87	\$173,031 93	3,501	440
Staten Island Savings Bank, Stapleton .....	6,083,314 76	5,611,203 23	..	472,102 54	468,323 48	11,549	1,945
Queens County Savings Bank, The, Flushing .....	9,475,354 80	8,571,085 74	..	904,268 06	833,403 01	23,621	5,023
Total .....	4,351,243 50	4,036,917 73	..	314,325 77	315,833 77	9,504	1,738
<b>RENSSELAER COUNTY</b>							
Troy Savings Bank .....	\$21,639,800 79	\$19,814,463 55	..	\$1,825,337 24	\$1,810,638 19	48,175	9,146
Total .....	\$12,278,975 86	\$11,056,511 10	\$94,809 58	\$1,127,655 18	\$1,350,409 18	18,971	2,816
<b>RICHMOND COUNTY</b>							
Richmond County Savings Bank, West New Brighton .....	\$1,773,861 81	\$1,567,285 97	\$197 00	\$106,378 84	\$113,933 84	5,695	903
Staten Island Savings Bank, Stapleton .....	5,792,705 83	5,367,606 26	8,323 82	426,773 75	501,956 75	14,939	2,212
Total .....	\$7,567,567 64	\$7,034,892 23	\$8,520 82	\$527,154 59	\$615,890 59	20,634	3,120
<b>St. Lawrence COUNTY</b>							
St. Lawrence County Savings Bank, Ogdensburg .....	\$1,016,396 60	\$980,145 94	..	\$36,250 66	\$40,347 86	3,740	970
<b>SCHENECTADY COUNTY</b>							
Schenectady Savings Bank .....	\$9,905,662 17	\$8,405,410 65	\$167 36	\$403,034 16	\$496,025 24	37,230	8,064
Total .....	\$1,063,673 41	\$991,271 63	..	\$61,400 78	\$74,366 14	3,137	650
<b>SARATOGA COUNTY</b>							
Saratoga Falls Savings Bank, The .....	..	..	..	..	..	..	..

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAME	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>OSWEGO COUNTY</b>						
Fulton Savings Bank	848	\$756,976 90	\$750,224 61	\$91,487 26	\$6,066 96	4
Oswego City Savings Bank	1,210	949,610 31	1,087,248 17	148,571 03	8,547 23	4
Oswego County Savings Bank, Oswego	1,026	886,081 33	1,019,826 12	148,968 76	8,036 51	4
Total	3,084	\$2,611,873 59	\$2,866,298 90	\$389,044 03	\$19,650 72	
<b>PUTNAM COUNTY</b>						
Putnam County Savings Bank, Brewster	438	\$246,286 07	\$218,277 28	\$47,417 71	\$2,779 91	4
<b>QUEEN'S COUNTY</b>						
.....	326	\$308,818 85	\$357,446 70	\$37,889 03	\$3,899 29	4
.....	1,178	1,463,646 57	1,319,973 74	201,611 11	14,262 58	4
.....	2,801	3,071,716 87	2,483,719 69	235,100 48	24,399 93	4
The, Flushing	1,067	1,224,100 11	957,203 84	140,231 96	10,308 68	4
Total	5,447	\$6,128,081 40	\$5,119,343 97	\$694,803 48	\$52,844 38	
<b>RACINE COUNTY</b>						
Troy Savings Bank	2,477	\$1,559,406 59	\$2,151,964 81	\$331,050 87	\$16,620 81	3½
<b>RICHMOND COUNTY</b>						
Richmond County Savings Bank, West New Brighton	640	\$718,337 64	\$612,249 65	\$37,405 81	\$4,891 09	4
Staten Island Savings Bank, Stapleton	1,230	1,762,944 35	1,517,408 51	187,963 82	19,211 67	4
Total	1,869	\$2,471,281 91	\$2,130,258 06	\$245,369 23	\$23,902 76	
<b>ST. LAWRENCE COUNTY</b>						
St. Lawrence County Savings Bank, Ogdensburg	865	\$406,967 80	\$370,308 83	\$30,851 25	\$3,613 16	3½
<b>SCHENECTADY COUNTY</b>						
Schenectady Savings Bank	4,012	\$3,969,626 23	\$3,777,449 67	\$280,316 36	\$22,644 71	3½
<b>SARATOGA COUNTY</b>						
Saratoga Falls Savings Bank, The	564	\$321,901 56	\$309,128 12	\$35,549 58	\$2,986 53	4



## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1916	Number of accounts opened or reopened during year ending June 30, 1916
<b>COUNTY</b>							
Albany	\$7,200,422 17	\$5,127,642 41	\$5,000 00	\$1,157,849 76	\$1,140,254 92	9,248	1,042
Brooklyn	2,206,641 06	2,114,999 96	1,000 00	230,641 12	238,539 12	4,235	394
Queens	5,768,852 78	4,935,199 65		833,653 12	810,375 54	8,517	667
Richmond	2,183,647 70	2,913,473 27		270,074 43	238,000 68	6,377	979
<b>Total</b>	<b>\$18,579,533 73</b>	<b>\$16,091,315 29</b>	<b>\$6,000 00</b>	<b>\$2,482,218 44</b>	<b>\$2,427,230 26</b>	<b>26,377</b>	<b>3,032</b>
<b>TOWNSHIPS COUNTY</b>							
Ithaca Savings Bank	\$4,354,775 89	\$3,905,515 98	\$3,184 88	\$398,075 03	\$403,197 70	11,337	1,809
<b>ULSTER COUNTY</b>							
Ellenville Savings Bank	\$3,201,830 35	\$2,045,639 83	\$99 00	\$159,141 53	\$151,920 51	6,003	343
Kingston Savings Bank	4,632,441 39	4,204,915 05		317,526 34	306,245 45	6,547	769
Kingston Savings Bank	2,019,508 26	1,693,096 60		126,411 66	121,206 62	3,126	360
	4,334,556 27	3,997,839 51		336,726 75	323,983 21	7,174	1,066
	2,244,442 00	2,124,970 48		219,471 52	214,704 74	4,096	482
Kingston	5,532,621 06	5,262,271 59		270,349 47	261,324 21	9,102	1,129
<b>Total</b>	<b>\$20,938,429 23</b>	<b>\$19,528,733 05</b>	<b>\$69 00</b>	<b>\$1,439,637 26</b>	<b>\$1,403,474 84</b>	<b>36,136</b>	<b>4,229</b>
<b>WESTCHESTER COUNTY</b>							
	\$3,908,593 14	\$3,512,370 77		\$386,222 37	\$453,097 87	5,512	783
	3,342,903 17	3,145,431 61	\$162 26	197,319 30	264,066 74	5,059	1,463
	896,720 91	643,400 57		53,330 24	60,370 24	1,836	316
	5,267,816 63	4,982,199 35	2,584 63	283,082 15	305,142 79	13,195	2,040
	5,007,410 56	4,449,681 36	9 78	557,518 95	562,702 97	8,691	756
	722,100 88	718,371 98		13,228 41	22,968 71	3,684	336
	9,252,955 96	8,672,132 96		680,823 02	611,178 60	17,982	2,340
	4,320,371 13	4,024,653 43	1,502 25	294,215 45	331,706 47	8,900	1,777
Massena	865,496 51	800,287 99	600 00	64,607 82	79,011 78	2,494	484
	4,949,201 67	4,156,816 77		792,478 90	816,160 90	5,815	832
	10,212,516 98	9,257,306 03		955,310 90	913,310 55	18,833	3,004
<b>Total</b>	<b>\$48,746,186 06</b>	<b>\$44,443,252 66</b>	<b>\$4,846 89</b>	<b>\$4,278,084 51</b>	<b>\$4,399,717 72</b>	<b>96,304</b>	<b>15,635</b>
<b>Grand totals for the State</b>	<b>\$5,032,171,961 29</b>	<b>\$4,682,242,303 58</b>	<b>\$642,851 59</b>	<b>\$180,986,926 06</b>	<b>\$189,194,044 78</b>	<b>3,235,836</b>	<b>367,160</b>

## Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Concluded

NAMES	Number of accounts closed during year ending June 30, 1916	Amount deposited during year ending June 30, 1916, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1916	Amount of dividends credited and paid during year ending June 30, 1916	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1916
<b>Schenectady County</b>						
.....	734	\$1,024,053 31	\$348,546 64	\$241,498 84	\$14,541 50	41
.....	319	371,908 60	376,676 03	78,692 52	6,295 52	4
.....	371	635,949 66	655,945 55	194,886 42	11,072 24	41
The .....	621	731,340 53	645,355 28	108,525 48	6,062 86	4
<b>Total.....</b>	<b>2,045</b>	<b>\$2,813,162 40</b>	<b>\$2,024,623 50</b>	<b>\$521,602 27</b>	<b>\$37,972 21</b>	<b>.....</b>
<b>Tompkins County</b>						
Itasca Savings Bank.....	1,762	\$1,350,045 81	\$1,428,915 72	\$129,548 48	\$11,288 06	34
<b>Ulster County</b>						
.....	482	\$444,004 80	\$464,644 37	\$73,283 77	\$3,172 74	34
.....	627	781,843 35	773,046 49	157,470 23	5,745 72	4
.....	276	323,051 33	290,599 95	72,502 03	2,279 56	4
.....	881	869,537 07	816,586 59	149,453 69	5,601 05	4
.....	343	400,088 41	384,890 34	78,918 43	3,245 53	4
Kingston .....	1,206	964,247 57	992,148 47	197,969 33	9,135 06	4
<b>Total.....</b>	<b>3,860</b>	<b>\$3,662,162 74</b>	<b>\$3,721,896 11</b>	<b>\$729,655 83</b>	<b>\$39,172 09</b>	<b>.....</b>
<b>Westchester County</b>						
.....	654	\$701,783 08	\$748,197 01	\$123,551 85	\$3,198 41	4
.....	926	1,310,345 99	\$28,534 24	108,753 21	7,553 50	4
.....	209	185,237 53	156,312 44	22,637 50	2,240 46	4
.....	1,521	1,327,388 63	1,234,215 97	179,597 70	13,252 86	4
.....	738	714,980 67	801,919 26	168,245 26	8,698 31	4
Y.....	543	365,187 06	208,837 94	28,175 46	3,420 57	4
.....	2,325	2,133,169 80	1,709,937 06	310,323 07	13,123 10	4
.....	1,425	1,051,169 59	896,670 46	143,783 23	6,053 00	4
.....	335	263,421 58	246,316 99	28,450 75	4,239 59	4
The, Memorandum .....	808	755,136 28	806,967 16	154,024 15	8,246 53	4
.....	2,065	2,035,832 93	1,800,743 15	336,105 31	17,053 05	4
<b>Total.....</b>	<b>11,543</b>	<b>\$10,763,144 81</b>	<b>\$9,597,751 80</b>	<b>\$1,608,616 54</b>	<b>\$97,240 83</b>	<b>.....</b>
<b>Grand totals for the State.....</b>	<b>454,261</b>	<b>\$448,017,522 02</b>	<b>\$422,885,728 29</b>	<b>\$68,610,020 14</b>	<b>\$9,309,401 06</b>	<b>.....</b>

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1917	Number of accounts opened or reopened during year 1916
<b>ALBANY COUNTY</b>							
.....	\$12,800,654 16	\$12,077,871 01	.....	\$723,783 15	\$691,480 32	14,879	2,315
.....	10,581,033 32	9,784,945 18	\$95,452 31	700,805 85	747,125 85	13,602	3,866
.....	3,033,261 20	3,638,471 08	36,913 87	377,976 34	275,150 86	6,876	1,120
.....	40,137,385 42	37,543,341 03	.....	2,595,044 39	3,272,703 01	54,010	7,918
.....	4,057,615 84	3,702,023 28	.....	345,692 56	371,914 82	8,334	1,431
.....	10,792,697 81	10,047,897 85	711 96	744,088 00	823,711 48	14,413	2,539
.....	2,838,568 20	3,376,730 37	21,030 09	438,337 93	495,537 83	4,231	512
.....	1,991,265 66	1,783,192 06	.....	138,078 61	171,063 21	3,257	680
.....	14,980,630 80	13,985,302 86	.....	995,317 94	814,376 64	20,905	6,905
<b>Total.....</b>	<b>\$103,031,233 50</b>	<b>\$94,908,764 59</b>	<b>\$154,008 14</b>	<b>\$6,967,768 77</b>	<b>\$7,363,123 93</b>	<b>140,000</b>	<b>26,786</b>
<b>BRONX COUNTY</b>							
.....	\$1,735,208 60	\$1,003,279 89	.....	\$41,928 71	\$51,863 71	7,877	3,599
.....	15,470,457 31	14,879,543 06	.....	1,080,914 25	985,044 25	48,840	16,576
.....	1,869,304 67	1,823,040 40	.....	55,264 27	53,555 69	7,566	2,755
<b>Total.....</b>	<b>\$19,004,970 58</b>	<b>\$17,895,863 35</b>	<b>.....</b>	<b>\$1,199,107 23</b>	<b>\$1,091,063 55</b>	<b>64,283</b>	<b>20,970</b>
<b>CHENANGO COUNTY</b>							
.....	\$8,182,962 22	\$7,022,561 59	.....	\$510,390 63	\$639,165 28	23,013	4,180
.....	1,932,941 33	1,905,296 11	.....	77,646 22	78,803 52	11,869	3,264
<b>Total.....</b>	<b>\$10,115,903 55</b>	<b>\$8,927,857 70</b>	<b>.....</b>	<b>\$588,036 85</b>	<b>\$717,968 80</b>	<b>\$94,882</b>	<b>7,444</b>
<b>CAYUGA COUNTY</b>							
.....	\$6,756,295 53	\$6,217,307 30	\$186 78	\$538,801 45	\$606,906 45	13,541	1,798
.....	4,738,951 33	4,434,764 18	.....	294,187 14	367,020 84	10,235	1,915
<b>Total.....</b>	<b>\$11,495,246 86</b>	<b>\$10,652,071 48</b>	<b>\$186 78</b>	<b>\$832,988 59</b>	<b>\$973,927 29</b>	<b>23,776</b>	<b>3,713</b>
<b>CHENANGO COUNTY</b>							
.....	\$1,177,164 14	\$1,067,351 53	.....	\$89,812 34	\$98,703 26	6,066	1,833

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917

## SEMI-ANNUAL STATEMENT

347

NAMES	Number of accounts closed during the year 1916	Amount deposited during year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
<b>Brooklyn County</b>							
Brooklyn Savings Bank, The, New York	1,715	\$2,759,240 54	\$2,531,968 83	\$445,800 17	\$18,000 00	\$21,004 04	4
Dollar Savings Bank, New York	1,961	2,309,806 52	2,370,731 80	559,967 53	18,350 88	22,418 75	4
North Side Savings Bank, New York	8,802	1,131,312 72	894,248 52	133,304 49	9,180 00	8,321 23	4
Albany	8,446	7,667,561 26	6,949,138 07	1,308,746 57	44,317 20	103,960 32	4
Total	1,062	827,761 01	714,472 86	136,463 20	7,920 00	7,553 37	4
<b>Albany County</b>							
Albany Savings Bank, The, Albany	1,822	2,340,908 57	2,111,667 40	369,405 75	20,460 00	23,010 91	4
Total	410	458,091 06	468,676 15	57,047 20	3,350 00	8,291 68	34
<b>Albany County</b>							
Albany Savings Bank, The, Albany	445	471,582 17	385,329 29	84,047 80	4,007 00	6,360 47	4
Total	8,002	3,356,720 16	3,137,879 91	522,540 18	29,668 52	24,757 56	4
<b>Albany County</b>							
Albany Savings Bank, The, Albany	18,339	\$21,923,564 01	\$19,563,005 33	\$3,519,438 29	\$143,771 48	\$226,006 23	.....
<b>Brooklyn County</b>							
Brooklyn Savings Bank, The, New York	1,463	\$1,062,953 86	\$749,194 54	\$44,407 53	\$7,907 00	\$8,550 41	34
Dollar Savings Bank, New York	10,933	5,970,841 67	4,437,470 62	430,733 88	41,791 31	21,715 38	34
North Side Savings Bank, New York	1,000	906,950 00	737,708 91	51,975 83	8,776 00	8,485 89	34
Total	13,976	\$8,050,745 53	\$5,924,426 07	\$317,207 24	\$55,564 31	\$38,761 69	.....
<b>Brooklyn County</b>							
Brooklyn Savings Bank, The, New York	3,005	\$3,636,934 22	\$3,236,650 25	\$240,219 19	\$18,000 00	\$15,100 00	34
Chicago Valley Savings Bank, Binghamton	2,185	1,102,079 47	1,070,345 02	57,708 04	7,000 99	10,688 70	34
Total	5,880	\$4,830,613 69	\$4,307,004 38	\$397,927 23	\$25,040 81	\$25,744 88	.....
<b>Cattaraugus County</b>							
Auburn Savings Bank, The, Auburn	1,006	\$1,759,114 45	\$1,530,740 17	\$229,632 41	\$17,000 00	\$21,763 77	4
Cattaraugus County Savings Bank, Auburn	1,349	1,518,293 26	1,278,293 47	163,304 98	12,220 00	9,894 22	4
Total	2,954	\$3,276,407 83	\$2,809,036 64	\$392,967 39	\$29,220 00	\$31,657 99	.....
<b>Cattaraugus County</b>							
Elmira Savings Bank, The, Elmira	1,379	\$570,886 85	\$441,967 71	\$31,042 13	\$1,948 00	\$3,058 18	34

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1917	Number of accounts opened or reopened during year 1916
<b>COLUMBIA COUNTY</b>							
Hudson City Savings Institution	\$4,020,000 79	\$5,420,420 80	.....	\$561,562 90	\$600,400 20	11,000	1,300
<b>CORTLAND COUNTY</b>							
Cortland Savings Bank	\$4,806,788 10	\$4,402,908 12	\$75 00	\$402,715 07	\$445,807 69	11,908	1,000
<b>DECATUR COUNTY</b>							
Decatur	\$507,794 85	\$561,950 05	\$11 00	\$35,824 77	\$37,767 90	1,082	102
Philo, Decatur	906,080 18	916,260 70	8,720 20	64,020 88	74,143 08	2,145	400
Philo, Decatur	2,872,041 08	2,522,871 85	16,898 31	\$32,206 87	\$32,474 53	5,802	575
Philo, Decatur	381,251 10	819,895 12	120 00	61,255 96	73,231 96	2,134	300
Philo, Decatur	15,060,222 06	14,601,765 18	.....	1,078,837 80	1,365,452 61	26,330	2,162
Philo, Decatur	942,235 20	876,103 58	.....	87,131 81	74,576 96	2,943	305
Philo, Decatur	741,550 11	689,931 78	6,000 00	45,018 23	55,191 87	1,773	261
<b>Total</b>	\$22,702,094 50	\$20,988,806 24	\$29,316 11	\$1,688,873 24	\$3,003,000 72	43,506	5,084
<b>ELLEN COUNTY</b>							
American Savings Bank of Buffalo	\$3,870,736 76	\$3,817,440 11	.....	\$43,206 04	\$71,325 04	7,143	2,564
Buffalo Savings Bank	45,564,168 06	41,717,910 84	.....	3,846,248 24	3,026,772 77	70,478	14,302
Elia County Savings Bank, Buffalo	62,487,246 16	58,232,399 45	.....	4,204,948 65	5,424,948 48	96,713	16,222
Western Savings Bank, The, Buffalo	12,341,117 12	11,404,601 52	.....	836,515 00	1,013,922 41	14,461	2,760
<b>Total</b>	\$123,162,380 06	\$114,172,360 92	.....	\$9,010,019 13	\$10,146,016 50	187,795	36,816
<b>GENES COUNTY</b>							
Cattaraugus Savings Bank	\$3,280,966 97	\$3,443,060 40	\$3 95	\$300,903 23	\$381,366 02	7,804	300
<b>JEFFERSON COUNTY</b>							
Jefferson County Savings Bank, Watertown	\$0,331,403 72	\$8,824,820 68	.....	\$474,873 10	\$675,266 01	30,431	2,820
Watertown Savings Bank	3,974,470 71	3,746,029 28	.....	\$37,641 33	\$17,067 56	9,456	900
<b>Total</b>	\$13,306,573 43	\$12,568,480 00	.....	\$502,414 43	\$692,123 56	39,877	3,720

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Number of accounts closed during the year 1916	Amount deposited during year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent of dividends for year ending December 31, 1916
<b>COLUMBIA COUNTY</b>							
Hudson City Savings Institution.....	1,555	\$1,199,813 97	\$1,095,435 17	\$200,070 55	\$8,860 00	\$10,765 70	4
<b>CORTLAND COUNTY</b>							
Cortland Savings Bank.....	1,580	\$651,400 22	\$604,036 57	\$163,519 80	\$9,002 80	\$8,224 31	4
<b>PUTNAM COUNTY</b>							
.....	99	\$90,176 48	\$87,057 35	\$20,804 32	\$1,009 50	\$1,053 17	4
.....	233	187,908 71	182,818 81	34,369 12	2,200 00	1,306 48	4
.....	416	401,875 82	432,433 04	96,734 83	5,991 54	5,082 08	4
.....	247	184,941 44	156,012 78	28,532 09	2,083 60	1,813 13	34
.....	2,563	2,238,009 03	2,438,819 02	547,935 15	21,538 77	17,080 20	4
.....	228	129,772 46	132,833 17	31,091 14	3,225 00	1,887 50	34
.....	229	176,820 04	175,836 17	25,867 54	2,687 50	1,085 53	4
<b>Falls</b>							
.....	4,039	\$3,410,079 83	\$3,000,631 02	\$735,514 33	\$29,415 90	\$39,950 04	.....
<b>Total.....</b>							
<b>RAM COUNTY</b>							
American Savings Bank of Buffalo .....	2,008	\$1,233,504 84	\$370,219 44	\$96,803 20	\$7,074 32	\$7,010 30	4
Buffalo Savings Bank .....	9,839	11,922,203 26	10,007,059 60	1,522,949 23	78,468 14	83,349 64	4
Erie County Savings Bank, Buffalo.....	12,791	13,807,185 83	12,904,517 28	2,131,790 78	73,409 90	124,087 36	4
Western Savings Bank, Theo, Buffalo .....	1,783	2,792,189 64	2,400,443 27	424,538 16	27,387 35	23,355 24	4
<b>Total.....</b>	26,509	\$29,755,133 57	\$26,322,238 59	\$4,175,961 80	\$183,339 31	\$237,783 56	.....
<b>CATTARAUGUS COUNTY</b>							
Cattaraugus Savings Bank .....	704	\$736,174 21	\$776,136 26	\$111,809 93	\$3,126 00	\$6,109 76	34
<b>JEFFERSON COUNTY</b>							
Jefferson County Savings Bank, Watertown.....	3,117	\$3,080,436 91	\$1,804,039 78	\$324,548 33	\$30,366 37	\$15,399 19	4
Watertown Savings Bank.....	1,126	731,938 00	581,863 79	139,900 11	6,700 00	6,180 73	4
<b>Total.....</b>	4,245	\$3,812,375 00	\$2,385,723 57	\$464,448 44	\$36,066 37	\$21,589 92	.....

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on per value of stocks and bonds	Number of open accounts, January 1, 1917	Number of accounts opened or reopened during year 1916
.....	\$1,131,320 94	31,140,934 90	.....	\$34,394 74	\$34,129 75	6,105	3,316
.....	8,043,601 67	5,281,025 04	.....	232,500 03	278,063 82	16,000	3,809
.....	64,075,278 93	57,519,397 05	.....	6,455,331 25	6,334,450 73	73,000	10,978
.....	7,259,110 84	6,776,846 75	.....	522,264 09	495,540 13	13,447	3,336
.....	4,627,078 02	4,258,586 25	91,695 26	200,706 39	218,981 26	10,731	3,337
.....	53,713,478 59	48,134,138 24	.....	4,579,340 35	4,778,434 07	107,338	24,350
.....	12,324,146 51	11,021,220 43	2,000 00	760,928 08	807,255 08	18,333	2,943
.....	9,376,028 59	8,599,987 31	.....	676,041 23	701,807 19	17,203	3,620
.....	9,749,536 44	9,220,713 55	.....	518,807 89	427,548 89	26,312	6,803
.....	4,031,258 02	4,195,690 74	.....	453,503 23	447,363 28	9,570	1,963
.....	206,500 06	208,390 30	.....	8,309 78	9,444 75	2,002	3,002
.....	13,937,701 84	12,928,969 83	.....	908,802 16	920,701 51	21,170	3,524
.....	24,180,004 43	22,342,086 65	.....	1,637,917 78	1,615,679 41	46,972	9,276
.....	5,247,659 76	5,007,749 43	.....	239,890 34	179,380 34	19,230	5,057
.....	11,205,248 65	10,092,705 08	5,100 00	1,107,443 60	1,159,404 35	20,324	4,604
.....	2,265,151 72	2,197,153 83	.....	67,997 89	55,377 95	7,808	2,142
.....	680,550 70	628,039 09	.....	21,080 61	14,573 61	2,568	763
.....	14,863,920 14	13,711,090 38	.....	1,173,329 78	1,190,768 32	14,404	1,528
.....	3,030,103 74	2,935,106 46	1,225 60	32,860 25	38,214 21	8,147	2,433
.....	28,528,162 69	25,187,453 74	.....	3,340,703 95	3,008,568 05	27,643	6,089
.....	1,033,656 50	1,015,049 11	.....	38,007 45	64,347 43	3,464	1,483
.....	91,741,800 26	79,447,656 27	.....	12,294,233 89	10,981,635 90	113,533	15,873
Total .....	\$363,671,527 85	\$382,747,587 63	\$10,020 28	\$35,913,919 95	\$34,839,483 49	597,571	121,337
Mission County							
Outside Savings Bank .....	\$4,200,261 75	\$3,848,797 08	\$738 78	\$350,725 89	\$358,870 14	9,300	1,241
.....							
.....	\$15,426,803 95	\$14,579,960 00	\$54,766 92	\$791,067 03	\$751,172 13	47,763	10,026
.....	8,238,812 30	4,371,690 13	17,010 56	337,305 53	417,638 19	9,580	4,579
.....	28,080,575 58	25,777,233 39	94,300 00	2,179,033 26	2,470,233 26	39,346	4,802
.....	30,706,600 59	27,946,431 84	103,883 46	2,634,266 27	3,081,156 27	64,639	17,506
Total .....	\$79,408,792 32	\$73,178,100 13	\$208,959 94	\$9,981,733 20	\$9,720,139 97	163,338	37,094

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917—Continued

## SEMI-ANNUAL STATEMENT

351

NAMES	Number of accounts closed during the year 1916	Amount deposited during the year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
.....	1,419	\$1,050,849 30	\$678,004 11	\$31,920 97	\$2,956 00	\$3,154 77	4
.....	2,667	2,374,807 11	1,743,083 65	177,596 75	15,432 80	7,736 28	4
.....	9,109	12,940,491 41	11,763,271 47	2,131,592 10	86,999 92	104,473 22	4
.....	1,636	2,094,312 28	1,674,349 42	240,406 55	15,900 00	16,421 67	4
.....	1,800	2,027,848 60	1,185,331 80	142,297 12	15,326 00	11,985 52	4
.....	16,440	14,086,771 31	11,968,637 14	1,723,747 94	80,202 57	138,851 90	4
.....	2,261	3,160,964 49	2,714,149 06	425,405 13	26,450 00	20,694 08	4
.....	2,466	2,590,359 76	1,971,901 02	303,477 28	24,856 95	15,306 38	4
.....	4,289	4,128,637 28	3,124,223 77	314,686 94	15,543 00	13,419 78	4
.....	1,314	1,271,068 93	992,940 54	147,299 30	13,183 33	6,610 40	4
.....	240	265,406 94	81,059 56	3,983 94	1,875 36	5,476 77	4
.....	2,686	3,646,138 17	2,992,810 04	466,392 76	19,468 34	35,166 99	4
.....	5,523	7,716,376 09	5,379,394 57	776,440 06	40,067 82	26,877 60	4
.....	3,417	2,585,068 05	1,860,865 34	162,660 17	16,066 00	12,382 56	4
.....	2,833	3,243,186 24	2,346,899 68	350,275 51	26,496 00	17,914 93	4
.....	1,018	1,004,946 60	639,646 65	72,765 45	4,520 00	4,586 91	4
.....	566	288,760 01	236,265 13	21,506 61	3,700 00	2,339 21	4
.....	1,273	2,517,401 30	2,391,054 69	509,923 53	36,098 38	26,971 09	4
.....	1,073	1,338,366 23	838,627 17	97,110 41	7,470 00	11,574 57	4
.....	5,143	5,730,056 03	4,906,351 43	917,902 64	56,300 00	57,635 74	4
.....	773	508,906 28	342,169 48	22,607 16	3,998 94	5,433 16	4
.....	11,990	17,702,004 69	15,500,801 22	2,913,008 19	119,307 82	182,133 40	4
Total ..	80,016	\$62,252,842 20	\$78,211,206 70	\$11,963,310 73	\$652,327 18	\$696,242 12	.....
MANHATTAN	961	\$988,017 69	\$846,534 24	\$142,337 26	\$7,530 00	\$7,492 93	4
NY	7,617	\$4,608,846 67	\$4,096,110 51	\$523,031 44	\$24,214 06	\$24,124 63	4
.....	3,252	\$63,278 72	\$19,960 04	\$35,029 17	\$6,979 00	\$2,136 06	4
.....	4,363	\$5,269,161 34	\$5,489,091 53	\$86,172 58	\$1,063 34	\$3,562 83	4
.....	9,234	\$7,277,946 80	\$5,234,752 82	\$1,005,968 92	\$2,684 56	\$6,481 97	4
Total	24,496	\$18,149,033 53	\$15,672,814 90	\$2,711,202 11	\$145,161 27	\$182,306 48	.....



## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1917	Number of accounts opened or reopened during year 1916
<b>MONTGOMERY COUNTY</b>							
Amsterdam Savings Bank.....	\$6,313,332 77	\$6,675,999 91	.....	\$537,333 76	\$534,533 29	15,344	2,296
<b>NASSAU COUNTY</b>							
Roslyn Savings Bank of Roslyn.....	\$3,676,216 12	\$2,424,000 75	.....	\$242,226 24	\$255,005 00	4,404	633
.....	\$2,432,045 97	\$2,319,307 31	\$1,100 06	\$111,573 00	\$106,583 00	9,636	2,253
.....	108,143,971 07	94,122,577 25	.....	9,021,533 72	12,888,000 73	145,446	15,853
.....	120,301,994 49	106,011,058 01	.....	14,290,936 48	15,204,173 66	143,896	21,072
.....	15,850,800 31	14,060,907 54	.....	689,562 77	722,697 77	15,679	2,613
.....	19,289,194 62	16,702,718 43	.....	2,498,478 19	2,398,568 19	27,277	2,940
.....	1,164,263 44	1,133,441 97	.....	30,863 37	32,078 37	6,115	2,446
.....	54,008,516 82	49,080,399 25	28,000 00	4,955,117 07	4,921,355 43	83,118	16,899
.....	40,748,891 23	36,673,215 14	.....	4,176,676 08	4,521,746 08	32,709	8,906
.....	174,797,374 72	182,030,733 63	.....	12,776,616 00	12,067,347 98	176,804	31,768
.....	5,591,841 44	5,244,636 52	.....	337,206 92	303,051 55	18,512	6,942
.....	16,164,215 64	17,113,754 43	.....	1,061,461 21	1,069,469 23	29,796	5,798
.....	28,565,455 96	26,069,797 17	1,861 00	2,498,808 79	2,271,048 54	57,796	11,848
.....	109,996,611 11	100,478,641 86	.....	9,519,969 23	10,536,063 15	156,703	22,344
.....	61,208,417 55	73,793,251 18	8,784 63	7,406,461 34	7,283,297 83	104,004	18,840
.....	20,262,947 96	27,946,174 06	.....	2,617,773 90	2,782,508 30	59,628	10,628
.....	22,457,062 10	21,008,618 28	.....	1,446,443 83	1,478,412 32	32,774	2,833
.....	6,257,437 61	6,071,513 27	.....	288,919 34	298,719 34	19,988	5,961
.....	1,970,472 03	1,923,373 51	.....	47,100 42	49,117 66	6,660	2,701
.....	12,575,179 82	11,794,394 07	.....	1,118,795 75	1,289,510 75	21,789	5,544
.....	14,686,772 23	13,686,757 13	.....	1,036,015 20	1,191,415 20	17,962	3,964
.....	47,649,904 66	43,899,175 27	.....	4,250,789 29	4,085,489 39	51,033	8,546
.....	10,161,026 79	9,439,960 77	1,702 49	735,468 52	671,477 13	20,459	4,391
.....	80,069,700 41	81,335,806 94	.....	7,722,803 47	9,890,925 47	103,634	14,191
.....	51,691,373 70	47,468,904 46	19,260 00	4,108,209 24	4,439,594 24	138,234	23,776
.....	12,899,185 50	11,966,506 61	.....	1,013,679 89	1,340,090 96	17,063	2,512
.....	8,220,120 70	8,916,647 05	.....	313,473 65	384,102 65	14,835	2,402
.....	237,162 95	237,993 94	.....	10,070 01	13,630 01	4,196	2,767
.....	4,403,706 76	4,108,619 94	.....	301,066 83	278,917 60	12,643	2,864
<b>Total ..</b>	<b>\$1,086,767,449 67</b>	<b>\$992,404,059 20</b>	<b>\$35,714 78</b>	<b>\$64,327,675 69</b>	<b>\$102,387,604 78</b>	<b>1,513,795</b>	<b>264,915</b>

# SEMI-ANNUAL STATEMENT

353

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Number of accounts closed during the year 1916	Amount deposited during the year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
<b>MONTGOMERY COUNTY</b>							
Amsterdam Savings Bank.....	1,001	\$1,882,373 23	\$1,496,419 38	\$177,494 70	\$11,837 08	\$12,633 24	3½
<b>NASSAU COUNTY</b>							
Rocky Savings Bank of Rockyn .....	302	\$915,899 63	\$417,319 47	\$85,101 28	\$7,000 63	\$7,001 54	4
	1,352	\$1,369,230 85	\$1,151,053 57	\$100,137 69	\$12,364 26	\$17,591 22	2½
	16,172	15,359,302 48	16,722,874 70	8,038,019 47	118,304 00	118,303 74	2½
	19,763	22,219,790 57	22,462,313 10	3,431,592 85	125,846 00	202,941 88	3½
	1,957	3,425,663 18	3,056,305 62	538,569 72	35,630 00	31,313 09	4
	2,791	8,613,033 52	3,678,114 89	640,411 03	51,700 00	42,134 19	3½
	931	729,130 77	436,562 94	31,035 06	4,495 80	2,495 78	4
	12,971	13,225,072 47	10,948,709 76	1,821,039 70	78,866 00	64,496 09	3½
	4,905	8,472,197 67	7,631,279 99	1,350,822 65	42,128 00	149,426 50	4
	20,436	38,078,382 78	30,527,161 41	5,916,138 86	167,168 00	367,426 42	4
	4,243	2,268,315 57	1,738,583 42	154,223 24	18,242 32	23,613 18	3½
	4,233	5,449,732 85	4,238,283 83	608,053 04	41,419 43	51,196 19	4
	8,271	7,839,972 42	6,479,146 89	806,905 24	54,068 99	44,547 28	3½
	19,561	23,829,819 31	20,441,175 61	3,635,362 99	128,777 00	177,476 95	4
	11,880	12,038,945 81	12,165,132 04	2,632,143 74	115,671 51	150,609 64	3½
	8,728	7,280,681 59	6,420,005 77	867,486 26	58,680 00	59,062 71	3½
	2,582	4,333,531 64	3,740,922 86	777,378 28	33,955 57	23,242 06	4
	2,842	3,281,684 00	2,003,276 16	183,400 98	18,578 30	14,764 36	3½
	1,384	1,111,925 64	740,426 44	83,408 58	5,314 30	4,456 76	4
	3,108	3,080,508 30	3,320,626 35	379,865 22	41,033 26	78,504 00	3½
	2,350	3,615,388 66	3,961,173 57	501,157 19	23,061 26	42,463 36	4
	6,467	9,099,111 33	7,722,200 40	1,593,190 91	66,849 63	74,448 86	4
	2,800	3,050,649 66	2,091,901 71	233,794 00	24,963 17	18,832 95	3½
	13,226	14,209,151 27	14,864,269 22	3,012,043 67	87,211 50	148,910 53	4
	22,559	16,718,751 76	12,818,338 92	1,427,742 72	86,529 44	97,283 86	3½
	2,364	3,542,397 56	3,424,075 91	410,541 97	36,093 76	23,121 87	4
	2,162	2,272,614 28	1,794,986 14	176,120 54	16,602 00	16,455 61	3½
	2,536	367,934 10	296,850 79	9,455 33	1,490 00	3,557 15	4
	1,775	1,560,446 00	1,034,867 58	142,947 50	13,328 34	9,008 48	4
<b>Total.....</b>	<b>204,079</b>	<b>\$221,586,430 34</b>	<b>\$204,563,169 59</b>	<b>\$34,188,164 17</b>	<b>\$1,492,444 38</b>	<b>\$2,068,833 95</b>	

## REPORT ON SAVINGS BANKS

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1917	Number of accounts opened or reopened during year 1916
<b>NIAGARA COUNTY</b>							
Farmers and Mechanics' Savings Bank in the City of Lockport.	\$6,557,188 63	\$6,110,430 62	.....	\$446,758 01	\$521,475 40	13,350	2,017
Niagara County Savings Bank, Niagara Falls.	2,713,445 45	2,586,016 68	\$19,870 50	107,558 27	112,078 08	8,385	4,115
Total.....	\$9,270,634 08	\$8,696,447 30	\$19,870 50	\$554,316 28	\$633,553 48	21,735	6,132
<b>ONEIDA COUNTY</b>							
Oneida County Savings Bank, The, Rome.	\$2,595,138 51	\$2,450,371 23	.....	\$144,767 28	\$207,882 88	7,702	903
Rome Savings Bank, The.	4,041,862 08	3,668,727 49	.....	373,134 54	377,166 54	10,072	1,426
Savings Bank of Utica, The.	18,252,319 23	16,296,126 55	\$9,955 22	1,946,237 46	1,775,824 66	35,761	7,703
Total.....	\$24,889,319 77	\$22,415,225 27	\$9,955 22	\$2,464,139 28	\$2,360,874 08	53,535	10,032
<b>ONONDAGA COUNTY</b>							
Onondaga County Savings Bank, Syracuse.	\$29,453,677 50	\$26,859,000 97	\$46,044 56	\$2,548,631 95	\$2,644,370 67	54,472	9,767
Skaneateles Savings Bank.	1,428,500 65	1,315,868 15	.....	112,632 50	131,446 50	3,858	414
Syracuse Savings Bank.	16,409,879 67	14,331,271 86	13,495 48	2,065,112 33	2,419,872 33	27,131	3,820
Total.....	\$47,292,057 82	\$42,506,140 98	\$59,540 06	\$4,726,376 78	\$5,195,689 50	85,461	14,001
<b>ONTARIO COUNTY</b>							
Geneva Savings Bank.	\$1,110,486 16	\$1,068,136 18	.....	\$27,349 98	\$27,416 48	5,179	1,556
<b>ORANGE COUNTY</b>							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.	\$446,413 48	\$423,426 87	.....	\$22,986 61	\$30,024 61	1,353	134
Goshen Savings Bank.	1,681,719 13	1,596,079 63	.....	85,639 50	92,011 50	3,512	560
Middletown Savings Bank.	5,971,057 97	5,650,790 69	.....	320,267 28	385,779 08	13,300	1,899
Newburgh Savings Bank.	14,761,167 00	12,706,068 84	.....	2,056,078 16	1,876,791 66	18,723	1,575
Walden Savings Bank.	1,189,821 05	1,081,797 23	.....	108,023 83	116,589 83	3,326	469
Warwick Savings Bank, The.	1,411,113 18	1,316,184 41	.....	94,928 77	110,016 87	3,581	315
Total.....	\$25,461,291 81	\$22,773,367 67	.....	\$2,657,924 14	\$2,611,213 54	43,794	4,963

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

SEMI-ANNUAL STATEMENT

NAMES	Number of accounts closed during the year 1916	Amount deposited dur- ing the year 1916 not including divi- dends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank in the City of Lockport.....	1,533	\$2,261,650 47	\$2,140,815 23	\$226,983 52	\$13,550 00	\$19,499 21	4
Niagara County Saving Bank, Niagara Falls.....	2,244	1,866,989 40	1,191,724 99	80,240 97	6,142 81	5,870 24	4
Total.....	3,777	\$4,128,639 87	\$3,332,540 22	\$307,224 49	\$19,692 81	\$25,369 45	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	735	\$557,111 33	\$576,955 18	\$81,616 03	\$7,691 00	\$4,331 00	3½
Rome Savings Bank, The.....	1,068	886,629 78	890,468 30	120,739 81	11,685 00	11,060 86	3½
Savings Bank of Utica, The.....	5,555	4,026,209 61	3,713,686 50	537,267 06	30,272 39	47,770 31	3½
Total.....	7,358	\$5,469,950 72	\$5,181,109 98	\$739,622 90	\$49,648 39	\$63,182 17	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	8,592	\$7,309,904 92	\$5,959,292 55	\$992,603 67	\$42,667 01	\$94,662 78	4
Skaneateles Savings Bank.....	278	719,826 11	626,072 17	46,672 73	5,660 00	3,105 81	4
Syracuse Savings Bank.....	2,704	4,029,119 01	3,446,106 86	532,441 87	29,191 66	49,155 11	4
Total.....	11,574	\$12,058,850 04	\$10,031,471 58	\$1,571,718 27	\$77,518 67	\$146,923 70	.....
ONTARIO COUNTY							
Geneva Savings Bank.....	1,241	\$596,208 03	\$467,705 87	\$35,446 56	\$4,380 00	\$1,926 74	4
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.....	140	\$86,061 56	\$78,588 18	\$15,551 62	\$1,120 00	\$718 12	4
Groben Savings Bank.....	383	384,350 76	285,364 68	57,927 08	4,500 00	2,105 21	4
Middletown Savings Bank.....	1,367	1,235,299 58	1,042,942 67	208,334 87	13,776 51	11,932 83	4
Newburgh Savings Bank.....	1,510	1,785,561 63	1,971,201 18	480,328 60	24,637 50	25,603 17	4
Walden Savings Bank.....	374	280,518 32	242,208 79	38,882 36	3,840 00	2,017 41	3½
Warwick Savings Bank, The.....	339	223,061 77	280,067 79	47,789 89	4,840 00	2,611 45	3½
Total.....	4,113	\$3,994,853 62	\$3,900,363 29	\$848,814 42	\$52,714 01	\$44,988 19	.....

## REPORT ON SAVINGS BANKS

## Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917—Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1 1917	Number of accounts opened or reopened during year 1916
<b>OSWEGO COUNTY</b>							
Fulton Savings Bank.....	\$2,768,711 00	\$2,569,717 39	\$30 00	\$198,963 61	\$188,564 61	6,076	879
Oswego City Savings Bank.....	4,216,799 58	3,933,981 66	.....	281,817 92	283,779 50	8,069	1,415
Oswego County Savings Bank, Oswego.....	4,247,524 46	3,909,667 28	.....	337,857 18	320,727 38	6,556	934
Total.....	\$11,232,035 04	\$10,413,366 33	\$30 00	\$818,638 71	\$793,071 49	20,701	3,228
<b>PUTNAM COUNTY</b>							
Putnam County Savings Bank, Brewster.....	\$1,452,501 51	\$1,365,273 72	.....	\$87,227 79	\$73,380 82	2,938	560
<b>QUEENS COUNTY</b>							
College Point Savings Bank.....	\$1,851,905 03	\$1,701,788 76	.....	\$150,116 27	\$178,832 52	3,623	490
Jamaica Savings Bank.....	6,593,554 62	6,098,000 16	.....	495,554 46	481,567 87	12,140	2,268
Long Island City Savings Bank.....	10,344,604 72	9,353,016 62	.....	991,589 10	904,704 58	24,637	5,367
Queens County Savings Bank, The, Flushing.....	4,673,439 31	4,318,271 97	.....	355,167 34	330,192 84	9,989	1,873
Total.....	\$23,463,503 68	\$21,471,076 51	.....	\$1,992,427 17	\$1,895,297 81	50,389	9,998
<b>RENSSELAER COUNTY</b>							
Troy Savings Bank.....	\$12,489,489 52	\$11,128,306 10	\$95,425 22	\$1,265,758 20	\$1,373,747 20	19,094	3,152
<b>RICHMOND COUNTY</b>							
Richmond County Savings Bank, West New Brighton.....	\$1,939,797 65	\$1,832,337 65	\$197 00	\$117,263 00	\$120,608 00	6,010	1,054
Staten Island Savings Bank, Stapleton.....	6,200,080 42	5,728,426 02	1,762 09	469,892 31	498,373 81	15,515	2,469
Total.....	\$8,139,878 07	\$7,560,763 67	\$1,959 09	\$587,155 31	\$618,981 81	21,525	3,523
<b>ST. LAWRENCE COUNTY</b>							
St. Lawrence County Savings Bank, Ogdensburg.....	\$1,096,581 56	\$1,062,583 44	.....	\$43,998 12	\$43,450 12	3,865	994
<b>SCHENECTADY COUNTY</b>							
Schenectady Savings Bank.....	\$9,058,789 21	\$9,134,531 40	\$162 22	\$524,045 59	\$513,614 62	39,493	9,612
<b>SENECA COUNTY</b>							
Seneca Falls Savings Bank, The.....	\$1,072,100 12	\$1,004,786 13	.....	\$67,313 99	\$77,745 95	3,195	586

NAMES	Number of accounts closed during the year 1916	Amount deposited dur- ing the year 1916 not including divi- dends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries for the year 1916	Expenses other than salaries for the year 1916	Average rate per cent. of dividends for year ending December 31, 1916
OSWEGO COUNTY							
Fulton Savings Bank.....	813	\$809,622 45	\$722,756 79	\$94,310 86	\$5,700 00	\$5,270 47	4
Oswego City Savings Bank.....	1,236	1,037,638 06	1,109,272 53	149,564 97	8,220 00	9,178 80	4
Oswego County Savings Bank, Oswego.....	884	903,572 71	1,015,428 54	149,543 68	6,925 00	6,854 88	4
Total.....	2,933	\$2,750,833 22	\$2,847,457 86	\$393,419 51	\$20,985 00	\$21,304 16	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	459	\$273,344 99	\$200,251 64	\$49,315 30	\$3,118 00	\$3,403 03	4
QUEENS COUNTY							
College Point Savings Bank.....	280	\$413,979 86	\$296,710 98	\$60,646 32	\$6,238 00	\$2,537 45	4
Jamaica Savings Bank.....	1,210	1,789,297 60	1,339,016 35	210,807 88	10,243 35	22,563 90	4
Long Island City Savings Bank.....	3,027	3,525,225 97	2,434,257 34	317,714 49	25,306 51	26,822 98	4
Queens County Savings Bank, The, Flushing.....	1,062	1,373,852 91	976,694 18	149,442 50	8,341 67	13,142 55	4
Total.....	5,579	\$7,102,356 34	\$5,046,678 85	\$738,611 19	\$50,129 53	\$65,166 88	.....
RENSSELAER COUNTY							
Troy Savings Bank.....	2,503	\$1,099,493 46	\$1,090,779 97	\$377,868 11	\$17,012 33	\$30,596 62	3½
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	521	\$851,225 55	\$649,569 41	\$61,322 51	\$6,821 00	\$5,278 03	4
Staten Island Savings Bank, Stapleton.....	1,335	2,003,724 49	1,549,380 42	197,994 22	22,366 61	19,278 97	4
Total.....	1,856	\$2,854,950 04	\$2,198,949 83	\$259,316 73	\$29,177 61	\$24,557 00	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	823	\$417,126 25	\$348,027 88	\$32,413 00	\$4,532 13	\$2,945 16	3½
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	4,722	\$3,661,730 68	\$2,826,934 57	\$273,455 41	\$32,822 28	\$18,980 46	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	540	\$325,032 12	\$320,987 37	\$36,303 45	\$4,260 00	\$1,746 84	4

## 3. ASTOR TRUST COMPANY, NEW YORK CITY

E. C. CONVERSE, *President*. [389 Fifth avenue; organized 1906 as New Netherland Trust Company] JAMES R. TROWBRIDGE, *Secretary*.  
 RANALD H. MACDONALD, *Vice-President*, HENRY J. COCHRAN, *Vice-President*, BARKLEY WYCKOFF, *Cashier*,  
 THOMAS HILDT, *Vice-President*, LELAND S. STILLMAN, *Assistant Secretary*, CLIFFORD WILMURT, *Assistant Cashier*.

## DIRECTORS

VINCENT ASTOR,	HENRY J. COCHRAN,	CHARLES L. TIFFANY,	H. K. TWITCHELL,	SEWARD PROSSER,
GEORGE F. BAKER,	THOMAS HILDT,	ROBT. WALTON GOELET,	GATES W. MCGARRAH,	ALBERT H. WIGGIN,
STEPHEN BAKER,	THOMAS COCHRAN,	FRANCIS L. HINE,	CHARLES A. PEABODY,	DOUGLAS ROBINSON,
E. C. CONVERSE,	JOHN I. DOWNEY,	RANALD H. MACDONALD,	D. E. POMEROY,	ARCHIBALD D. RUSSELL,
NICHOLAS BIDDLE,	M. FRIEDSAM,	EDGAR L. MARSTON,	WILLIAM H. PORTER,	

## RESOURCES

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$663,612	\$667,159	\$753,365	\$945,576
Private securities, market value.....	13,027,462	11,809,544	11,619,735	9,765,870
Mortgages owned.....	1,187,500	1,164,500	1,164,500	1,054,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	61,150	72,850	62,850	66,600
Loans and discounts secured by other collateral.....	9,965,743	12,045,293	12,012,398	16,336,715
Loans, discounts and bills purchased not secured by collateral.....	4,157,098	4,106,526	4,023,063	4,286,672
Overdrafts.....	1,492	908	3,124	1,586
Due from trust companies, banks and bankers.....	4,514,059	1,438,922	1,792,136	2,124,105
Specie.....	2,326,934	2,258,694	2,180,829	2,684,828
Legal tender notes and notes of national banks.....	50,005	40,300	80,590	20,985
Federal reserve notes.....	.....	7,500	41,200	30,520
Cash items.....	745,312	971,475	636,126	957,059
Customers' liability on acceptances (per contra, see Liabilities).....	66,666	166,666	200,000	200,000
Assets not included in any of the above heads.....	260,557	286,478	271,121	250,368
Total resources.....	\$37,027,590	\$35,036,815	\$34,841,037	\$38,725,384

## LIABILITIES

Capital.....	\$1,250,000	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits (market value).....	1,632,157	1,712,499	1,692,882.	1,960,780
Preferred deposits, viz.:				
Due New York State savings banks.....	1,617,420	1,865,927	1,804,220	1,924,774
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	375,024	344,580	69,852	65,583
Deposits by the State of New York.....	.....	.....	70,000	100,000
Other deposits secured by pledge of assets.....	129,167	119,146	75,872	123,140
Due depositors, not preferred.....	29,830,244	27,874,628	27,611,735	31,066,013
Due to trust companies, banks and bankers.....	1,873,829	1,537,183	1,786,602	1,678,182
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	66,666	166,666	200,000	200,000
Other liabilities.....	253,083	166,186	279,874	356,912
Total liabilities.....	\$37,027,590	\$35,036,815	\$34,841,037	\$38,725,384



## Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917

COUNTIES	Bonds and mortgages	PAR VALUE							
		United States bonds	District of Columbia bonds	New York State bonds	Bonds of other States	Bonds of cities in other States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany.....	\$56,985,294 75			\$361,000 00	\$640,504 00	\$6,008,453 38	\$6,628,824 88	\$1,443,964 43	\$384,102 65
Bronx.....	11,116,216 42				34,000 00	641,600 00	1,927,048 47	349,000 00	15,101 00
Broome.....	4,715,132 84				150,000 00	394,000 00	1,955,250 00	520,000 00	8,000 00
Cayuga.....	6,836,164 04			50,000 00	258,000 00	291,000 00	831,007 20	45,000 00	19,000 00
Chemung.....	604,191 47					47,000 00	118,000 00	42,000 00	15,000 00
Columbia.....	2,296,881 00			25,000 00		659,000 00	770,129 00	388,400 00	5,775 00
Cortland.....	2,329,817 00			55,000 00		180,000 00	768,183 88		17,000 00
Dutchess.....	11,600,581 64	\$10,000 00			364,000 00	788,700 00	2,750,673 04	405,246 69	468,982 99
Erie.....	60,522,802 08				1,031,000 00	9,820,500 00	13,385,205 30	799,000 00	109,000 00
Greene.....	1,457,793 94				50,000 00	728,000 00	457,080 00	59,000 00	40,000 00
Jefferson.....	5,904,815 35				125,000 00	833,000 00	1,286,509 20	243,000 00	210,825 00
Kings.....	187,910,434 63			2,419,000 00	7,355,000 00	37,469,031 40	49,263,851 38	4,878,348 47	1,592,675 00
Madison.....	2,113,493 85					260,000 00	420,316 97	152,000 00	17,400 00
Monroe.....	47,429,666 44	250,000 00	\$160,000 00		1,246,000 00	4,857,500 00	6,844,467 35	892,000 00	102,050 00
Montgomery.....	3,648,003 00				28,000 00	11,000 00	764,350 00	276,035 54	59,698 00
Nassau.....	1,562,050 00					94,000 00	131,500 00	10,000 00	9,500 00
New York.....	540,597,141 09	75,000 00		18,344,000 00	29,466,000 00	68,551,195 00	105,496,772 27	6,574,208 66	1,482,372 07
Niagara.....	5,412,190 00				100,000 00	106,000 00	513,799 59	10,000 00	168,999 12
Oneida.....	11,711,103 52			250,000 00	160,000 00	1,967,600 00	2,823,067 94	285,000 00	167,000 00
Onondaga.....	27,677,053 39			30,000 00	100,000 00	1,500,000 00	4,135,500 00	195,000 00	80,600 00
Ontario.....	637,724 00					35,000 00	72,000 00		
Orange.....	14,550,183 86			100,000 00	212,400 00	737,500 00	4,128,770 00	715,562 50	246,000 00
Oswego.....	6,486,884 57			32,000 00	35,000 00	312,500 00	876,492 61	49,579 75	222,719 92
Putnam.....	728,950 00					17,000 00	183,987 17	18,000 00	22,000 00
Queens.....	12,291,605 00		10,000 00	45,000 00	75,000 00	1,726,350 00	2,812,006 69	523,445 00	186,500 00
Rensselaer.....	2,937,240 50			204,000 00	300,000 00	2,635,000 00	2,232,533 80	378,500 00	
Richmond.....	4,826,306 26	50,000 00		35,000 00	15,000 00	374,000 00	565,000 00	129,500 00	
St. Lawrence.....	435,118 61				5,000 00	103,000 00	117,463 68	15,000 00	25,000 00
Schenectady.....	5,253,407 11				75,000 00	1,187,380 00	1,237,343 26	478,750 00	23,200 00
Seneca.....	396,597 00				15,000 00	26,000 00	36,000 00	28,404 50	55,000 00
Suffolk.....	11,878,477 34			30,000 00		635,000 00	1,026,000 00	70,000 00	9,500 00
Tompkins.....	1,236,315 00			130,000 00	242,000 00	449,000 00	522,500 00	62,000 00	481,084 44
Ulster.....	10,238,912 93	100,000 00		55,000 00	100,000 00	377,000 00	3,707,398 80	797,500 00	119,639 60
Westchester.....	27,720,916 37	50,000 00	50,000 00	75,000 00	117,000 00	2,706,500 00	4,519,442 69	458,947 00	1,096,800 41
Totals.....	\$1,091,549,464 99	\$585,000 00	\$160,000 00	\$22,980,000 00	\$42,378,004 00	\$146,531,800 78	\$223,308,384 58	\$21,292,442 56	\$8,756,536 54

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917 — Continued

ANNUAL STATEMENT

381

COUNTIES	PAR VALUE — Continued				Total par value of stocks and bonds	Original cost of stocks and bonds	Investment value of stocks and bonds	Estimated market value of stocks and bonds	Promissory notes
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds	Bonds of Land Bank of the State of New York					
Albany.....	\$1,363,026 13	\$578,130 97	\$29,083,742 00		\$37,491,738 44	\$39,336,392 99	\$38,513,071 73	\$36,940,526 25	\$500,000 00
Bronx.....	46,200 00	4,000 00	3,096,000 00		6,112,949 47	6,348,086 75	6,264,702 54	6,220,963 15	
Broome.....	115,993 80	124,105 00	1,051,000 00		4,318,348 80	4,374,318 71	4,343,614 01	4,188,385 85	
Cayuga.....	13,000 00	37,000 00	1,777,000 00		3,321,007 20	3,486,649 80	3,464,304 79	3,180,468 50	
Chemung.....	88,200 00	10,000 00	102,000 00		422,200 00	415,374 50	416,827 22	425,310 00	
Columbia.....	319,358 52	54,100 00	914,000 00		3,125,762 52	3,239,897 38	3,184,657 39	3,130,826 03	
Cortland.....	219,670 00	90,300 00	375,000 00		1,785,153 88	1,817,811 24	1,803,344 92	1,742,271 26	18 00
Dutchess.....	1,663,407 10	599,431 00	2,793,000 00		9,841,449 82	10,152,935 27	10,091,583 27	9,523,374 34	27,939 00
Erie.....	416,197 10	201,250 00	21,940,000 00		47,762,152 40	49,906,716 10	48,704,480 35	46,566,156 02	187,843 00
Greene.....	89,000 00	75,780 00	494,000 00		2,637,860 69	2,135,469 97	2,075,166 16	2,036,896 30	
Jefferson.....	680,906 90	174,065 82	2,677,000 00		6,235,306 92	6,345,145 21	6,280,563 59	6,044,597 79	
Kings.....	1,511,184 74	575,050 00	39,730,905 60		144,815,046 59	151,801,485 49	148,706,188 77	146,875,068 30	400,000 00
Madison.....	142,800 00	83,875 60	444,000 00		1,520,391 97	1,561,642 70	1,539,181 23	1,482,247 72	
Monroe.....	346,600 00	144,997 34	10,624,000 00		26,697,614 69	27,073,388 13	26,643,912 40	25,249,156 92	
Montgomery.....	260,116 71	48,810 00	416,000 00		1,939,070 27	2,033,869 33	1,995,635 01	1,951,895 82	
Nassau.....	8,000 00	96,300 00	493,000 00		862,309 09	867,663 32	857,365 66	850,430 25	
New York.....	1,724,495 86	498,796 64	217,839,882 15	\$45,000 00	450,067,722 65	470,447,601 45	462,924,424 62	442,087,893 56	613,000 00
Niagara.....	244,000 00	112,850 00	965,000 00		2,220,648 71	2,266,126 87	2,229,430 54	2,141,411 51	
Oneida.....	698,445 20	160,100 00	4,025,862 72	50,000 00	10,587,078 86	11,102,984 69	10,872,498 00	10,660,341 06	
Onondaga.....	78,500 00	55,900 00	9,383,968 00		15,569,468 60	16,207,036 94	15,950,265 92	15,090,155 28	
Ontario.....	43,000 00	34,400 00	181,000 00	100,000 00	335,400 00	331,815 80	331,537 40	335,333 50	
Orange.....	521,950 00	195,600 00	1,698,098 00		8,645,880 50	9,080,779 38	8,844,258 30	8,732,591 10	
Oswego.....	993,150 00	265,200 00	1,034,500 00		3,521,052 28	3,748,496 70	3,652,292 76	3,546,619 50	
Putnam.....	220,583 19	68,150 00	20,000 00		549,720 36	571,949 81	559,884 48	563,567 33	
Queens.....	989,070 56	798,150 00	1,166,000 00		8,331,523 16	8,688,202 42	8,574,869 45	8,428,651 52	
Rensselaer.....	83,000 00	40,000 00	2,766,000 00		8,678,083 30	9,044,464 40	8,947,542 07	8,570,044 30	
Richmond.....	127,000 00	168,640 00	1,450,000 00		2,889,140 00	2,946,627 50	2,923,908 06	2,857,313 50	
St. Lawrence.....	64,980 00	35,500 00	941,680 00		665,143 68	604,216 70	603,670 54	605,691 68	
Schenectady.....	221,190 00	34,000 00	125,000 00		3,413,573 26	3,504,110 00	3,474,256 77	3,424,004 23	
Seneca.....	146,500 00	30,380 00	236,000 00		527,784 50	539,791 93	533,404 11	517,352 54	
Suffolk.....	1,217,609 73	970,770 00	630,000 00		5,110,464 17	5,353,118 84	5,267,666 83	5,218,148 76	
Tompkins.....	447,574 40	249,040 00	297,000 00		2,718,755 00	2,866,379 17	2,793,128 76	2,730,917 88	
Ulster.....	2,071,667 31	726,762 10	522,000 00		9,484,068 62	9,670,548 11	9,545,495 26	9,586,236 37	
Westchester.....	2,743,001 08	1,313,680 00	3,972,000 00		17,301,590 06	17,793,433 85	17,582,443 83	17,386,197 67	
Totals.....	\$19,419,288 28	\$3,765,963 67	\$358,562,968 47	\$195,000 00	\$948,106,287 08	\$985,644,427 99	\$879,232,296 06	\$837,919,017 31	\$1,730,763 00

## REPORT ON SAVINGS BANKS

## Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917 — Continued

COUNTIES	Banking houses and lots at actual cash value	Other real estate at actual cash value	Cash on deposit in banks and trust companies	Cash on hand	Total of collectible interest	Other assets	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds
Albany.....	\$869,148 78	\$597,512 69	\$4,781,076 04	\$341,933 97	\$1,010,584 15	\$5,155 87	\$102,081,232 50	\$94,908,764 59	\$154,698 14	\$6,967,709 77
Bronx.....	123,023 52	52,330 72	1,307,741 42	153,077 84	118,717 51	2,900 00	19,094,970 58	17,895,863 35	.....	1,199,107 23
Broome.....	65,000 00	4,412 28	909,000 26	114,291 91	118,983 56	676 85	10,115,893 55	9,527,867 70	.....	588,035 85
Cayuga.....	180,000 00	23,397 43	1,072,398 31	82,954 52	101,391 37	8,472 68	11,485,246 85	10,652,071 43	186 78	832,988 59
Chemung.....	.....	.....	135,023 98	6,893 39	5,745 30	.....	1,177,164 14	1,087,351 88	.....	89,812 26
Columbia.....	35,000 00	.....	420,169 43	65,634 18	72,479 15	.....	6,020,989 79	5,439,426 89	.....	581,562 90
Cortland.....	30,000 00	15,000 00	488,269 91	111,302 59	78,379 43	700 00	4,805,758 19	4,402,968 12	75 00	402,715 07
Dutchess.....	158,500 00	8,961 49	944,642 98	132,583 23	279,772 67	26,778 24	22,702,094 59	20,988,806 24	29,315 11	1,683,973 24
Erie.....	2,129,792 19	280,074 48	11,620,624 29	704,388 08	1,166,337 17	4,360 73	123,182,380 05	114,172,360 92	.....	9,010,019 13
Greene.....	40,000 00	.....	224,289 07	24,011 98	50,964 38	.....	3,833,955 67	3,443,059 40	3 95	390,892 32
Jefferson.....	111,500 00	.....	941,496 98	131,107 19	98,529 60	73,826 52	13,305,873 43	12,603,459 00	.....	702,414 43
Kings.....	2,132,400 27	1,731,411 03	25,654,077 49	1,254,310 99	3,703,426 02	10,399 12	368,671,527 85	332,747,587 62	10,020 28	35,913,919 95
Madison.....	28,000 00	9,834 53	463,253 03	22,837 15	68,157 27	12,438 20	4,200,261 75	3,848,797 08	738 78	350,725 89
Monroe.....	459,514 62	49,624 43	4,390,619 20	739,929 89	1,052,660 37	37,620 45	79,408,792 32	73,178,100 15	268,959 94	5,961,732 20
Montgomery.....	42,000 00	.....	456,502 28	40,115 72	74,845 94	.....	6,213,332 77	5,675,999 01	.....	537,333 76
Nassau.....	25,000 00	24,744 28	174,047 38	927 65	38,497 09	2,519 47	2,678,216 12	2,434,990 78	.....	243,225 34
New York.....	10,159,686 49	8,558,030 47	64,389,353 22	7,286,061 28	13,073,039 14	21,244 42	1,086,787,449 67	992,404,059 20	55,714 78	94,327,676 69
Niagara.....	140,000 00	48,927 93	1,305,543 32	109,903 17	106,635 57	6,023 58	9,270,634 08	8,696,447 30	19,870 50	554,316 28
Oneida.....	174,000 00	102,320 77	1,726,527 35	158,923 38	321,724 15	4,379 54	24,889,319 77	22,415,225 27	9,955 23	2,464,139 28
Onondaga.....	1,033,858 00	27,500 00	2,526,962 26	260,614 82	603,622 60	72,291 47	47,292,067 82	42,506,140 98	59,540 06	4,726,376 78
Ontario.....	.....	.....	117,804 63	8,357 15	10,517 51	749 37	1,110,486 16	1,083,136 18	.....	27,349 98
Orange.....	69,700 00	156,475 67	1,539,906 32	100,151 10	309,583 76	2,700 00	25,461,291 81	22,773,367 67	.....	2,687,924 14
Oswego.....	83,562 50	.....	815,820 44	117,887 72	175,186 02	6,074 29	11,232,035 04	10,413,366 33	30 00	818,638 71
Putnam.....	20,000 00	11,266 36	102,457 60	8,326 84	17,823 75	1,096 63	1,452,501 51	1,365,273 72	.....	87,227 79
Queens.....	144,624 80	311,037 67	2,019,091 41	63,169 38	205,066 80	257 10	23,463,503 68	21,471,076 51	.....	1,992,427 17
Rensselaer.....	120,000 00	.....	652,535 57	54,018 32	155,349 60	301 23	12,489,489 52	11,128,306 10	95,425 22	1,265,758 20
Richmond.....	64,192 47	26,173 94	655,532 52	81,210 22	119,153 75	9,995 42	8,139,878 07	7,550,763 67	1,959 09	587,155 31
St. Lawrence.....	.....	.....	45,715 31	871 94	9,184 02	.....	1,096,581 56	1,032,583 44	.....	43,998 12
Schenectady.....	76,050 27	5,500 00	568,899 91	189,984 61	140,893 08	.....	9,658,739 21	9,134,531 40	162 22	524,045 59
Seneca.....	.....	11,485 15	129,370 75	4,489 44	12,255 24	550 00	1,072,100 12	1,004,786 13	.....	67,318 99
Suffolk.....	111,500 00	272,163 89	1,758,435 60	151,662 07	216,733 16	6,952 16	19,614,072 98	16,989,947 72	.....	2,624,125 26
Tompkins.....	60,000 00	.....	326,489 62	51,189 55	61,158 69	1,408 86	4,467,479 10	4,033,987 02	1,500 00	431,993 08
Ulster.....	103,000 00	62,799 33	1,424,617 13	118,431 89	302,526 43	25,314 12	21,860,840 20	20,282,388 63	600 00	1,577,851 57
Westchester.....	362,000 00	512,224 43	4,138,442 13	327,899 46	561,782 45	3,424 55	51,012,887 08	46,350,877 04	762 37	4,661,247 65
Totals.....	\$19,151,053 91	\$12,903,208 97	\$138,236,737 14	\$13,019,452 62	\$24,448,716 70	\$347,622 87	\$2,139,299,037 51	\$1,953,063,728 53	\$700,517 44	\$184,925,791 52

## ANNUAL STATEMENT

363

COUNTIES	Total liabilities	Surplus on par value of stocks and bonds	Number of open accounts January 1, 1917	Number of accounts opened or reopened during year 1916	Number of accounts closed during the year 1916	Amount deposited during the year 1916 not including dividends credited during that period	Amount withdrawn during the year 1916	Amount of dividends credited and paid for the year 1916	Salaries paid for the year 1916	Expenses other than salaries for the year 1916
Albany.....	\$102,031,232 50	\$7,363,128 93	140,000	26,766	18,329	\$21,923,564 01	\$19,563,005 33	\$3,519,438 29	\$148,271 48	\$226,098 23
Bronx.....	19,094,970 58	1,091,093 55	64,283	20,970	13,976	8,050,745 53	5,924,428 07	517,207 24	55,564 31	38,751 68
Broome.....	10,115,893 55	717,988 80	34,582	7,434	5,880	4,830,613 69	4,397,005 38	297,922 23	25,040 81	25,744 88
Cayuga.....	11,485,246 85	973,527 29	23,866	3,681	2,964	3,276,407 83	2,809,035 64	392,997 39	29,220 00	31,357 99
Chemung.....	1,177,164 14	86,702 26	5,068	1,883	1,379	570,586 85	441,967 71	31,642 13	1,949 98	3,956 18
Columbia.....	6,020,989 79	586,499 39	11,029	1,860	1,555	1,199,813 07	1,096,455 17	200,070 55	8,860 00	10,765 70
Cortland.....	4,805,758 19	445,597 69	11,968	1,669	1,580	961,400 23	984,036 67	162,819 60	9,002 80	8,236 31
Dutchess.....	22,702,094 59	2,003,039 72	43,598	5,034	4,009	3,410,079 88	3,660,631 62	785,514 28	39,415 90	29,950 04
Eric.....	123,182,380 05	10,146,015 50	187,795	36,816	26,509	29,755,133 57	26,322,238 59	4,175,961 60	183,329 81	237,783 56
Greene.....	3,833,955 67	391,856 02	7,564	860	704	736,174 21	776,135 26	111,859 93	8,136 00	6,109 76
Jefferson.....	13,305,873 43	893,123 56	39,877	3,729	4,245	2,802,375 00	2,485,733 57	464,528 44	29,066 27	21,529 92
Kings.....	368,671,527 85	34,829,493 49	597,571	121,327	80,016	92,252,842 20	75,211,298 70	11,963,310 73	652,327 18	698,242 12
Madison.....	4,200,261 75	388,870 14	9,300	1,241	951	988,017 89	846,534 34	142,327 26	7,530 00	7,492 93
Monroe.....	79,408,792 32	6,720,189 97	162,339	37,084	24,496	18,149,033 53	15,672,814 90	2,711,202 11	145,161 27	152,308 48
Montgomery.....	6,213,332 77	524,538 20	15,344	2,296	1,691	1,682,373 23	1,496,419 38	177,494 70	11,837 98	12,652 24
Nassau.....	2,678,216 12	255,095 09	4,494	622	362	618,869 63	417,319 47	85,101 28	7,600 63	7,001 54
New York.....	1,086,787,449 67	102,337,504 78	1,512,795	264,915	204,679	231,533,430 34	204,583,159 59	34,188,164 17	1,492,444 33	2,058,833 95
Niagara.....	9,270,634 03	633,553 48	21,735	6,132	3,777	4,128,639 87	3,332,540 22	307,224 49	19,692 81	25,369 45
Oneida.....	24,889,319 77	2,360,874 08	53,535	10,032	7,358	5,469,950 72	5,181,109 98	739,622 90	49,648 39	63,182 17
Onondaga.....	47,292,057 82	5,195,689 50	85,461	14,001	11,574	12,058,850 04	10,031,471 58	1,571,718 27	77,518 67	146,923 70
Ontario.....	1,110,486 16	27,416 48	5,179	1,556	1,241	596,208 03	467,705 87	35,446 56	4,380 00	1,926 74
Orange.....	25,461,291 81	2,611,213 54	43,794	4,932	4,113	3,994,853 62	3,900,383 29	848,814 42	52,714 01	44,988 19
Oswego.....	11,232,035 04	793,071 49	20,701	3,228	2,933	2,750,833 22	2,847,457 86	393,419 51	20,935 00	21,304 15
Putnam.....	1,452,501 51	73,380 82	2,938	560	458	273,344 99	200,251 64	49,315 30	3,118 00	3,403 03
Queens.....	23,463,503 68	1,895,297 81	50,389	9,998	5,579	7,102,356 34	5,016,678 85	738,611 19	50,129 53	65,166 88
Rensselaer.....	12,489,489 52	1,373,747 20	19,094	3,152	2,503	1,699,493 46	1,990,779 97	377,868 11	17,012 33	30,596 62
Richmond.....	8,139,878 07	618,981 81	21,525	3,523	1,856	2,854,950 04	2,198,949 83	259,316 73	29,177 61	24,557 00
St. Lawrence.....	1,096,581 56	43,450 12	3,865	994	823	417,126 25	345,027 88	32,413 00	4,532 13	2,945 16
Schenectady.....	9,658,739 21	513,614 62	39,493	9,612	4,722	3,661,730 68	2,826,934 57	273,455 41	32,822 28	18,980 46
Seneca.....	1,072,100 12	77,745 95	3,195	586	540	325,032 12	320,987 37	36,303 45	4,260 00	1,746 84
Suffolk.....	19,614,072 98	2,516,440 67	27,209	3,260	1,994	3,209,379 48	2,543,155 90	643,409 27	40,493 66	57,368 21
Tompkins.....	4,467,479 10	419,829 70	11,405	1,808	1,731	1,440,358 37	1,413,868 58	130,717 03	13,120 00	10,953 27
Ulster.....	21,860,840 20	1,446,681 82	37,141	4,660	3,575	3,951,679 52	3,643,120 22	748,992 97	29,995 97	36,319 16
Westchester.....	51,012,887 06	4,576,640 04	99,180	17,126	11,965	11,997,414 04	10,007,826 24	1,663,240 16	114,958 04	121,955 28
Totals.....	\$2,139,299,037 51	\$194,931,903 51	3,417,312	633,407	459,457	\$488,678,661 47	\$422,988,449 24	\$68,782,450 75	\$3,419,267 18	\$4,254,499 82

## REPORT ON SAVINGS BANKS

## Statement relating to Savings Banks on the first day of January in each year from 1858 to 1917

YEAR	Deposits	Increase or decrease in deposits	Number of open accounts	Average of each account	Surplus on market value as reported	Per cent of such surplus to total deposits	Available fund, consisting of cash deposits and loans	Per cent. of available fund to total assets	Amount invested in real estate	Per cent. of assets invested in real estate	Number of institutions reporting
January 1, 1858.	\$41,422,672	.....	203,804	\$203 24	\$2,437,623	.0588	\$5,337,680	.1216	\$947,165	.0216	54
January 1, 1859.	48,194,847	\$6,772,175	230,074	209 47	2,472,658	.0513	6,208,234	.1224	1,072,845	.0212	57
January 1, 1860.	58,178,160	9,983,313	273,697	208 91	2,562,085	.0439	7,175,937	.1181	1,101,791	.0101	64
January 1, 1861.	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885	.1323	1,942,305	.0148	71
January 1, 1862.	64,083,119	•	300,511	213 21	3,056,066	.0477	5,575,567	.1426	1,010,295	.0150	74
January 1, 1863.	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864.	93,786,384	17,248,201	400,194	234 35	5,085,583	.0542	14,200,484	.1436	1,237,532	.0125	71
January 1, 1865.	111,737,763	17,951,379	456,403	244 82	7,590,174	.0579	16,249,229	.1361	1,814,498	.0110	73
January 1, 1866.	115,472,566	3,734,803	465,001	248 83	8,964,885	.0776	13,883,422	.1151	1,452,805	.0117	75
January 1, 1867.	131,769,074	16,296,508	488,501	270 10	9,965,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868.	151,127,562	19,358,488	537,466	281 18	11,119,861	.0736	20,469,121	.1260	2,387,280	.0147	102
January 1, 1869.	169,808,678	18,681,116	588,556	288 51	12,088,216	.0712	19,871,992	.1092	2,733,834	.0150	110
January 1, 1870.	194,360,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,602	.1280	3,285,608	.0157	133
January 1, 1871.	230,749,408	36,389,191	712,109	324 08	14,253,397	.0618	30,301,071	.1286	4,140,681	.0169	136
January 1, 1872.	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,204,240	.1279	5,790,987	.0205	147
January 1, 1873.	285,286,621	17,380,805	822,642	346 79	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874.	285,520,085	233,464	839,472	340 12	21,448,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875.	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876.	319,260,202	15,324,553	859,738	371 25	23,689,701	.1055	29,803,353	.0842	9,595,173	.0271	154
January 1, 1877.	316,677,285	†	849,639	372 72	34,176,603	.1079	24,540,395	.0697	10,367,704	.0295	150
January 1, 1878.	312,823,058	†	844,550	370 40	32,050,550	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879.	299,074,639	†	810,017	369 22	34,553,262	.1155	21,302,642	.0637	**12,816,145	..0383	132
January 1, 1880.	319,258,501	20,183,862	864,456	369 32	34,781,952	.1089	26,039,503	.0735	10,430,579	.0294	128
January 1, 1881.	358,629,667	34,371,156	953,707	370 79	47,099,094	.1333	35,488,865	.0885	10,412,881	.0259	128
January 1, 1882.	387,832,893	34,203,236	1,036,106	374 32	55,044,756	.1419	43,536,884	.0982	9,527,517	.0215	127
January 1, 1883.	412,147,213	24,314,320	1,095,971	376 05	60,630,837	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884.	431,020,010	18,962,797	1,147,588	375 64	68,009,559	.1577	49,581,525	.0992	8,428,757	.0169	127
January 1, 1885.	437,107,501	6,027,491	1,165,174	375 14	68,669,001	.1670	41,698,854	.0804	8,116,813	.0161	126
January 1, 1886.	457,060,250	19,942,749	1,208,072	378 33	77,252,889	.1690	41,595,692	.0778	8,208,215	.0153	123
January 1, 1887.	482,486,730	25,426,480	1,264,535	381 55	85,633,329	.1774	51,162,150	.0900	8,034,653	.0141	124

January 1, 1898	306,017,751	22,531,021	1,335,003	381 13	85,249,847	1033	49,803,771	0841	7,738,103	0131	125
January 1, 1899	323,677,515	18,559,764	1,362,822	384 25	92,009,091	1757	48,833,385	0768	7,693,586	0125	126
January 1, 1900	350,066,657	20,369,143	1,430,907	387 10	94,001,800	1719	47,539,983	0737	8,140,408	0136	124
January 1, 1901	374,609,972	24,008,315	1,477,810	388 20	99,741,231	1601	45,866,127	0686	8,602,065	0128	124
January 1, 1902	398,426,490	13,746,449	1,516,200	393 07	87,317,105	1434	50,535,939	0747	9,623,173	0139	122
January 1, 1903	529,358,273	40,922,353	1,593,304	394 57	88,752,443	1410	57,925,149	0806	10,519,326	0146	124
January 1, 1904	617,089,443	†	1,585,185	390 50	87,141,451	1412	51,644,710	0731	11,428,099	0152	125
January 1, 1905	648,878,574	28,764,196	1,615,178	398 53	91,574,784	1423	50,547,892	0886	11,894,381	0161	125
January 1, 1906	691,764,508	47,890,229	1,695,737	407 93	80,955,331	1323	54,628,389	0699	13,088,915	0167	126
January 1, 1907	718,176,888	26,412,385	1,738,968	412 45	93,553,337	1303	53,719,071	0649	13,542,385	0154	128
January 1, 1908	766,094,916	43,508,028	1,805,200	434 09	102,426,163	1335	59,807,230	0688	14,263,761	0164	129
January 1, 1909	816,144,307	49,499,451	1,865,053	437 45	106,896,623	1309	64,024,905	0693	14,995,329	0162	129
January 1, 1910	867,480,650	71,356,283	1,931,371	447 91	111,920,390	1282	65,514,436	0656	15,705,165	0157	129
January 1, 1911	947,129,533	59,643,083	2,072,190	457 06	118,294,674	1249	74,651,217	0700	15,570,578	0146	138
January 1, 1912	1,014,306,507	57,176,219	2,174,511	466 45	110,754,992	1151	75,832,429	0603	15,197,776	0134	128
January 1, 1913	1,077,383,742	63,077,686	2,275,353	478 49	113,286,775	1051	77,284,631	0648	14,984,625	0124	127
January 1, 1914	1,121,281,943	68,898,200	2,366,583	478 23	107,049,076	0946	79,714,947	0643	15,349,049	0123	128
January 1, 1915	1,196,583,142	87,301,100	2,443,555	490 50	112,853,766	0941	81,088,587	0618	15,946,715	0121	129
January 1, 1916	1,292,368,905	96,775,724	2,569,779	502 90	113,834,434	0802	83,000,899	0590	15,415,408	0109	130
January 1, 1917	1,362,035,336	99,676,970	2,685,809	507 12	102,199,265	0760	88,866,580	0608	15,994,377	0108	135
January 1, 1918	1,380,399,090	18,363,254	2,781,447	506 37	83,266,875	0808	95,605,146	0638	16,485,387	0112	136
January 1, 1919	1,396,443,327	16,044,237	2,736,285	510 20	106,493,132	0755	93,536,973	0621	17,426,454	0113	138
January 1, 1910	1,433,448,494	37,006,187	2,831,380	623 95	108,538,540	0780	90,663,338	0556	18,421,949	0113	140
January 1, 1911	1,542,933,808	59,484,199	2,907,008	530 05	107,166,482	0694	97,982,559	0577	19,180,188	0113	141
January 1, 1912	1,819,115,643	76,181,946	2,967,535	541 95	116,278,556	0711	103,309,386	0580	21,526,436	0120	140
January 1, 1913	1,969,463,168	70,337,590	3,064,906	561 22	118,404,987	0700	102,812,552	0653	24,117,778	0129	140
January 1, 1914	1,741,697,466	53,244,298	3,143,444	534 07	116,789,008	0670	111,356,910	0578	25,800,943	0130	140
January 1, 1915	1,771,500,958	29,803,492	3,171,305	558 40	139,704,327	0768	128,569,794	0646	27,008,129	0141	140
January 1, 1916	1,819,306,937	47,705,978	3,243,362	560 90	184,124,167	0847	135,156,847	0699	31,477,403	0159	140
January 1, 1917	1,953,638,723	184,456,700	3,417,312	571 49	184,925,791	0946	152,968,862	0715	32,054,262	0149	141

\* Decrease, \$3 467,378.

† Decrease, \$2,582,917.

The amount of deposits January 1, 1876, of various banks that failed during the year was \$5,007,310.

There was, therefore, an



## STATEMENT OF SECURITIES

*Held by the Superintendent of Banks in trust for the creditors of and depositors with the trust companies and two investment companies of this State, January 1, 1917*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent.....		\$25,000 00
Albany Trust Co., The, Albany, New York City 3½ per cent.....		50,000 00
Astor Trust Co., New York City 4½ per cent.....		125,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent.....	\$30,000	
Auburn Trust Co., Auburn, New York City 4½ per cent.....	2,000	
		32,000 00
Bankers Trust Company of Buffalo, New York City 4 per cent.....	\$100,000	
Bankers Trust Company of Buffalo, New York City 4½ per cent....	100,000	
Bankers Trust Company of Buffalo, Buffalo City 4½ per cent.....	6,000	
		206,000 00
Bankers Trust Co., New York, New York City 4½ per cent.....		1,000,000 00
Broadway Trust Co., New York, Long Island City 3½ per cent.....	\$10,000	
Broadway Trust Co., New York, New York City 3 per cent.....	100,000	
Broadway Trust Co., New York, New York City 3½ per cent.....	10,000	
Broadway Trust Co., New York, New York City 4 per cent.....	2,000	
Broadway Trust Co., New York, New York City 4½ per cent.....	30,000	
Broadway Trust Co., New York, New York City 4 per cent.....	15,000	
Broadway Trust Co., New York, United States 2 per cent.....	2,000	
		169,000 00
Brooklyn Trust Co., Brooklyn, New York City 3½ per cent.....	\$6,000	
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent.....	150,000	
		156,000 00
Buffalo Trust Co., Buffalo, New York City 3½ per cent.....	\$10,000	
Buffalo Trust Co., Buffalo, New York City 4 per cent.....	40,000	
Buffalo Trust Co., Buffalo, New York City 4½ per cent.....	10,000	
		60,000 00
Central City Trust Co., Syracuse, New York City 4½ per cent.....		50,000 00
Central Trust Co., New York, New York City 3 per cent.....	\$304,000	
Central Trust Co., New York, New York City 3½ per cent.....	36,000	
		340,000 00
Chemung Canal Trust Co., Elmira, New York City 3½ per cent.....	\$37,000	
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent.....	30,000	
		67,000 00
Citizens' Commercial Trust Co., Buffalo, New York City 4½ per cent...	\$125,000	
Citizens' Commercial Trust Co., New York State 4 per cent.....	1,000	
		126,000 00
Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent.....		20,000 00
Citizens' Trust Company of Patchogue, New York City 4½ per cent.....		20,000 00
Citizens' Trust Co. of Schenectady, New York City 3½ per cent.....		36,000 00
Citizens' Trust Co. of Utica, New York City 3½ per cent.....	\$30,000	
Citizens' Trust Co. of Utica, Utica City 4 per cent.....	8,000	
		38,000 00
Columbia Trust Co., New York, New York City 3 per cent.....	\$195,000	
Columbia Trust Co., New York, New York City 3½ per cent.....	40,000	
		235,000 00
Columbus Trust Co., Newburgh, New York City 3 per cent.....	\$25,000	
Columbus Trust Co., Newburgh, New York City 4 per cent.....	12,500	
		37,500 00
Commercial Trust Co., New York, New York City 4 per cent.....	\$100,000	
Commercial Trust Co., New York, New York City 4½ per cent.....	6,500	
		106,500 00
City Trust Co., Buffalo, New York City 3½ per cent.....	\$50,000	
City Trust Co., Buffalo, Buffalo City 3½ per cent.....	60,000	
		110,000 00
Cortland Trust Co., Cortland, New York City 4 per cent.....		20,000 00
County Trust Co., The, White Plains, New York City 3½ per cent.....		25,000 00
Empire Trust Co., New York, bonds and mortgages.....		177,500 00
Equitable Trust Co. of New York, New York City 4½ per cent.....		310,000 00
Erie County Trust Co., East Aurora, New York City 4½ per cent.....		20,000 00
Farmers' Loan & Trust Co., The, New York, New York City 4 per cent	\$115,000	
Farmers' Loan & Trust Co., The, New York, New York City 4½ per cent.....	50,000	
		165,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent.	\$4,000	
Fidelity Trust Co. of Buffalo, The, Buffalo, Buffalo City 4½ per cent.	50,000	
		54,000 00
Fidelity Trust Co. of New York, New York City 4 per cent.....	100,000	
Fidelity Trust Co. of New York, New York City 4½ per cent.....	10,000	
		110,000 00

STATEMENT OF SECURITIES HELD BY SUFT. OF BANKS—Continued

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Fidelity Trust Co. of Rochester, New York City 3½ per cent.....	\$50,000	
Fidelity Trust Co. of Rochester, New York City 4 per cent.....	5,000	
		\$55,000 00
First Trust Co. of Tonawanda, The, Tonawanda, Buffalo City 4½ per cent.....		50,000 00
Franklin Trust Co., Brooklyn, New York City 3½ per cent.....		130,000 00
Fulton Trust Co., Brooklyn, New York City 2½ per cent.....	\$12,000	
Fulton Trust Co., New York, New York City 4 per cent.....	100,000	
		112,000 00
Genesee Valley Trust Co., Rochester, County of New York 3.3 per cent.....	\$50,000	
Genesee Valley Trust Co., Rochester, New York City 4 per cent.....	5,000	
		55,000 00
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent....	\$20,000	
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent.....	2,000	
		22,000 00
Guaranty Securities Corp., New York, New York State 4 per cent.....	\$1,000	
Guaranty Securities Corp., New York, New York City 4½ per cent.....	100,000	
		101,000 00
Guaranty Trust Co. of New York, New York City 4½ per cent.....	\$1,100,000	
Guaranty Trust Co. of New York, New York City 4½ per cent.....	1,000,000	
		2,100,000 00
Guardian Trust Co. of New York City, New York State 4 per cent.....		100,000 00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent.....		100,000 00
Hudson River Trust Co., Hudson, New York State 4 per cent.....		25,000 00
Hudson Trust Co., New York, New York State 3 per cent.....	\$5,000	
Hudson Trust Co., New York, New York City 3½ per cent.....	10,000	
Hudson Trust Co., New York, New York City 4 per cent.....	100,000	
		115,000 00
Huguenot Trust Co., New Rochelle, New York City 4½ per cent.....		30,000 00
Ithaca Trust Co., Ithaca, New York State 4½ per cent.....	\$7,000	
Ithaca Trust Co., Ithaca, New York City 3½ per cent.....	10,000	
Ithaca Trust Co., Ithaca, New York City 4 per cent.....	5,000	
		22,000 00
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent....	\$90,000	
Kings County Trust Co., Brooklyn, New York City 4 per cent.....	20,000	
		110,000 00
Lawyers Title & Trust Co., New York, New York City 3½ per cent...	\$250,000	
Lawyers Title & Trust Co., New York, New York City 4½ per cent...	200,000	
		450,000 00
Lincoln Trust Co., New York, New York State 3 per cent.....		100,000 00
Livingston County Trust Co., Genesee, New York State 4 per cent..	\$15,000	
Livingston County Trust Co., Genesee, New York State 4½ per cent..	5,000	
		20,000 00
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent.....		20,000 00
Manufacturers Trust Co., Brooklyn, New York City 3½ per cent.....		125,000 00
Metropolitan Trust Co. of the City of New York, New York City 3 per cent.....	\$50,000	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.....	200,000	
		250,000 00
Montgomery County Trust Co., Amsterdam, New York City 4½ per cent.....		30,000 00
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent.....	\$4,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent.....	12,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent.....	5,000	
		21,000 00
Mutual Trust Co. of Westchester County, New York City 3½ per cent.....		34,000 00
Nassau County Trust Co., Mineola, New York City 4½ per cent.....		21,000 00
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent.....		30,000 00
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent.....	\$100,000	
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent.....	20,000	
		120,000 00
New York Trust Co., New York, New York City 2½ per cent.....	\$318,000	
New York Trust Co., New York, New York City 4½ per cent.....	75,000	
		393,000 00
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent..	\$20,000	
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent..	12,000	
		32,000 00
Northern New York Trust Co., Watertown, New York State 4½ per cent.....		40,000 00
Northport Trust Co., Northport, New York City 4½ per cent.....		21,000 00
Olean Trust Co., Olean, New York City 4 per cent.....		21,000 00
Oneida County Trust Co., Utica, New York State 4½ per cent.....		30,000 00
Orange County Trust Co., Middletown, New York City 4 per cent.....		25,000 00



STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Concluded*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent.....	\$20,000 00	
Peoples Trust Co. of Binghamton, New York City 4 per cent.....	30,000 00	\$50,000 00
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent.....	\$100,000 00	
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent.....	20,000 00	120,000 00
Poughkeepsie Trust Co., Cohoes City 3½ per cent.....	\$2,000 00	
Poughkeepsie Trust Co., New York City 4 per cent.....	15,000 00	
Poughkeepsie Trust Co., Niagara Falls 4 per cent.....	18,000 00	35,000 00
Putnam County Trust Co., Brewster, New York City 4½ per cent.....		20,000 00
Queens County Trust Co., Jamaica, New York City 3½ per cent.....	\$5,000 00	
Queens County Trust Co., Jamaica, New York State 3 per cent.....	100,000 00	105,000 00
Rochester Trust & Safe Deposit Co., New York City 3½ per cent.....		60,000 00
Rockland County Trust Co., Nyack, New York City 3½ per cent....	\$21,000 00	
Rockland County Trust Co., Nyack, New York City 4 per cent....	1,000 00	
Rockland County Trust Co., Nyack, New York City 4½ per cent....	3,000 00	25,000 00
Rome Trust Co., Rome, New York State 4 per cent.....	\$1,000 00	
Rome Trust Co., Rome, Rome City 4 per cent.....	10,000 00	
Rome Trust Co., Rome, Utica City 4½ per cent.....	25,000 00	36,000 00
St. Lawrence Trust Company, Ogdensburg, New York State 4 per cent.....		20,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent.....	\$4,000 00	
Salamanca Trust Co., Salamanca, New York City 4½ per cent.....	15,000 00	
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent..	4,190 40	23,190 40
Schenectady Trust Co., Schenectady, New York City 3½ per cent.....		35,000 00
Security Trust Co. of Rochester, Rochester City 3½ per cent.....	\$30,000 00	
Security Trust Co. of Rochester, New York City 4 per cent.....	10,000 00	60,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent.....		38,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.....		20,000 00
Syracuse Trust Co., Syracuse, New York City 3½ per cent.....		60,000 00
The Thrift, New York, New York City 4½ per cent.....	\$100,000 00	
The Thrift, New York, New York State 3 per cent.....	1,000 00	101,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent..	\$50,000 00	
Title Guarantee & Trust Co., New York, New York City 3½ per cent..	499,500 00	549,500 00
Transatlantic Trust Co., New York, New York City 4½ per cent.....		100,000 00
Troy Trust Co., The, Troy, New York City 3½ per cent.....	\$30,000 00	
Troy Trust Co., The, Troy, Albany City 3½ per cent.....	10,600 00	40,600 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent..	\$5,000 00	
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent..	15,000 00	20,000 00
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent.....	\$54,000 00	
Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent..	2,000 00	56,000 00
Union Trust Co. of Albany, Albany City 3½ per cent.....	\$34,400 00	
Union Trust Co. of Albany, Albany City 4 per cent.....	16,500 00	50,900 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent.....	\$26,000 00	
Union Trust Co. of Jamestown, Jamestown City 4½ per cent.....	5,000 00	31,000 00
Union Trust Co. of New York, New York City 3½ per cent.....	\$100,000 00	
Union Trust Co. of New York, New York City 4½ per cent.....	220,000 00	320,000 00
Union Trust Co. of Rochester, New York City 4½ per cent.....		55,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent.....		200,000 00
United States Trust Co. of New York, New York City 3½ per cent.....		255,000 00
Utica Trust & Deposit Co., Utica, New York City 3½ per cent.....		45,000 00
Westchester Trust Co., Yonkers, New York City 3½ per cent.....		38,000 00
Workers Trust Co., Johnson City, New York City 4½ per cent.....		20,000 00
Yonkers Trust Co., The, Yonkers, New York State 4 per cent.....		30,000 00
		<u>\$11,414,690 40</u>

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# **STATEMENTS**

**SHOWING THE**

**Condition of the Trust Companies operating under the  
Laws of this State**

**ON**

**March 17, 1916, June 30, 1916, September 20, 1916, and November  
29, 1916**

9. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*

V. FRANKLIN MESSER, *Vice-President,*

[449 Main street; chartered 1881]

OSCAR C. MILLER, *Assistant Secretary,*

THOS. R. WOLFE, *Assistant Secretary.*

MYRON S. HALL, *Secretary.*

FRANK R. COLLINS, *Trust Officer.*

TRUSTEES

ALFRED A. BERRICK, WM. G. HOUCK,

ARNOLD B. WATSON, LINCOLN A. GROAT,

GEORGE P. URBAN, MYRON S. HALL,

GEO. C. LAUB,

JOHN B. WINKLER,

L. FRANKLIN MESSER,

WILLIAM R. HUNTLEY,

E. L. MILLER,

JOHN A. MILLER,

FRANK P. PERSONS,

WILLIAM C. RUSSELL,

VALENTINE P. YOUNG,

EUGENE TANKE,

GEORGE URBAN, Jr.,

CLARENCE H. LITTELL.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$109,112	\$65,225	\$67,018	\$65,625
Private securities, market value.....	1,479,916	1,852,181	1,901,347	2,096,263
Real estate owned.....	5,293	5,293	5,293	5,293
Mortgages owned.....	1,196,917	1,141,191	1,131,637	1,136,367
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	101,320	77,841	97,456	125,859
Loans and discounts secured by other collateral.....	1,425,176	1,583,758	1,910,112	2,247,317
Loans, discounts and bills purchased not secured by collateral.....	554,583	839,385	876,996	914,058
Overdrafts.....	10	29	47	2
Due from trust companies, banks and bankers.....	392,704	372,923	451,906	599,279
Specie.....	55,500	48,508	52,614	68,568
Legal tender notes and notes of national banks.....	75,940	92,861	96,798	60,498
Federal reserve notes.....	.....	8,245	8,460	14,175
Cash items.....	12,341	51,192	44,519	113,654
Assets not included in any of the above heads.....	62,278	47,805	72,027	86,085
Total resources.....	\$5,471,090	\$6,186,437	\$6,716,230	\$7,503,043

LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000	\$500,000
Surplus, including all undivided profits (market value).....	174,650	204,988	210,645	484,548
Preferred deposits viz.:				
Due New York State savings banks.....	251,164	302,303	301,690	426,957
Due New York State savings and loan associations, credit unions and land bank.....	20,542	28,911	17,141	16,377
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	310,128	223,794	145,764	191,110
Deposits by the State of New York.....	200,000	170,000	145,000	200,000
Deposits by the Superintendent of Banks of the State of New York .....	10,000	10,000	10,000	5,000
of assets.....	51,076	33,286	178,648	140,807
Do.....	4,086,249	4,821,986	5,251,197	5,282,347
Do.....	15,538	75,573	83,801	137,638
Other liabilities.....	91,743	65,596	122,344	138,259
Total liabilities.....	\$5,471,090	\$6,186,437	\$6,716,230	\$7,503,043

2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, <i>President.</i>	[Broadway and State street; organized 1900]	ALONZO P. ADAMS, JR., <i>Secretary.</i>
GEO. C. VAN TUYL, JR., <i>Vice-President,</i>	PHILIP FITZ SIMMONS, JR., <i>Treasurer,</i>	HORACE G. YOUNG, <i>Chairman of the Board,</i>
J. S. FRIEDMAN, <i>Vice-President,</i>		JAMES H. WALLACE, <i>Assistant Secretary.</i>

DIRECTORS

JOHN DON,	JAMES R. WATT,	JOHN KURTZ, JR.,	CHAS. H. BISSIKUMMER,	PETER KEELER,
LOUIS W. EMERSON,	E. PALMER GAVIT,	RANDALL J. LE BOUEFF,	JOSEPH A. MINST,	GEO. C. VAN TUYL, JR.,
J. S. FRIEDMAN,	JOHN S. HOY,	CHARLES V. MANN,	MORRIS L. RYDER,	THOS. R. WARD, JR.,
HORACE G. YOUNG,	A. P. ADAMS, JR.,	GUSTAVUS MICHAELIS,	NEILE F. TOWNER,	WILLIAM G. FURLONG.
	E. C. DEARSTYNE,		EDWIN VAN WORMER,	

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$636,105	\$634,053	\$633,986	\$637,591
Private securities, market value.....	2,441,026	2,560,720	2,605,010	2,660,673
Real estate owned.....	318,465	318,465	318,465	318,465
Mortgages owned.....	260,700	259,600	251,600	241,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	54,302	36,803	37,306	37,440
Loans and discounts secured by other collateral.....	1,668,422	1,649,717	1,671,410	2,022,042
Loans, discounts and bills purchased not secured by collateral.....	1,265,111	1,314,299	1,557,766	1,706,740
Overdrafts.....	.....	.....	11	9
Due from trust companies, banks and bankers.....	2,176,400	2,361,778	2,025,871	2,135,953
Specie.....	196,546	233,838	215,638	215,942
Legal tender notes and notes of national banks.....	34,695	18,315	24,615	33,725
Federal reserve notes.....	1,500	3,000	3,000	1,415
Cash items.....	50,573	81,285	38,353	47,179
Assets not included in any of the above heads.....	67,898	61,604	72,565	66,245
Total resources.....	\$9,171,743	\$9,533,477	\$9,455,596	\$10,125,019

LIABILITIES					
Capital	.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value)	.....	318,522	324,970	333,120	349,218
Preferred deposits, viz.:					
Due New York State savings banks	.....	885,916	851,680	1,010,490	972,481
Due New York State savings and loan associations, credit unions and land bank	.....	11,980	14,750	14,584	14,737
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	.....	70,281	51,587	24,153	32,804
Deposits by the State of New York	.....	1,102,913	1,038,808	482,450	903,514
Deposits by the Superintendent of Banks of the State of New York	.....	77,613	77,595	82,289	59,782
of assets	.....	119,840	139,521	142,581	135,518
	.....	342	1,697	375	589
D	.....	4,961,868	5,213,287	5,422,598	5,461,072
D	.....	1,177,257	1,400,048	1,511,222	1,711,542
Other liabilities	.....	40,201	21,524	51,754	83,802
Total liabilities	.....	\$9,171,743	\$9,533,477	\$9,455,596	\$10,125,019

II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

J. N. WALLACE, *President.*  
E. F. HYDE, *Vice-President.*  
D. OLCOTT, *Vice-President.*  
G. W. DAVISON, *Vice-President.*

F. B. SMIDT, *Vice-President.*  
FREDERIC J. FULLER, *Vice-President.*  
OSCAR L. COLES, *Assistant Secretary.*

[54 Wall street; organised 1873]  
M. FERGUSON, *Secretary.*

G. MACCULLOCH MILLER, JAMES C. BRADY,  
JAMES N. JARVIE, CORNELIUS N. BLISS, JR.,  
JAMES N. WALLACE, DUDLEY OLCOTT,  
E. FRANCIS HYDE,  
JACOB H. SCHIFF,

HENRY EVANS,  
DUDLEY OLCOTT, 2d.,  
MILTON FERGUSON,  
GEORGE W. DAVISON,  
CHARLES LANIER,  
AUGUSTUS D. JULLIARD,  
HENRY D. BABCOCK.

TRUSTEES

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$13,803,425	\$14,774,786	\$12,141,524	\$9,883,274
Private securities, market value.....	32,589,893	28,734,552	22,677,982	18,116,428
Real estate owned.....	1,400,152	1,468,392	1,461,380	1,471,277
Mortgages owned.....	547,393	571,793	447,808	390,808
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	280,186	303,638	282,538	398,311
Loans and discounts secured by other collateral.....	54,499,709	55,341,369	56,878,629	68,090,355
Loans, discounts and bill purchased not secured by collateral.....	17,054,427	25,349,221	22,166,433	20,317,330
Overdrafts.....	375	267	421	122
Due from trust companies, banks and bankers.....	42,290,977	34,056,338	59,072,259	49,427,623
Specie.....	11,971,512	12,496,807	12,581,248	12,880,520
Legal tender notes and notes of national banks.....	165,875	147,245	57,250	94,250
Federal reserve notes.....	39,750	27,800	42,700	56,400
Cash items.....	751	669	120	618
Customers' liability on acceptances (per contra, see Liabilities).....	1,000,000	1,000,000	1,449,999	1,649,999
Assets not included in any of the above heads.....	1,069,982	1,211,642	1,141,038	862,995
Total resources.....	\$176,714,407	\$175,484,519	\$190,401,329	\$183,640,310

## LIABILITIES

Capital .....	\$3,000,000	\$3,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits (market value) .....	17,746,750	18,258,793	16,517,543	16,460,776
Preferred deposits, viz.:				
Due New York State savings banks .....	222,149	225,455	225,455	225,455
Due New York State savings and loan associations, credit unions and land bank .....				39
Other deposits due as executor, administrator, guardian, receiver, trustee, D .....	1,282,186	2,485,847	1,083,329	1,068,508
D .....	134,771,162	136,103,550	139,546,123	141,112,388
A .....	17,302,887	13,785,466	25,158,302	16,144,803
and bankers .....				
at a future date or authorized by commercial .....	1,000,000	1,000,000	1,449,999	1,649,999
Other liabilities .....	1,389,273	625,406	1,470,578	1,978,343
Total liabilities .....	\$176,714,407	\$175,484,519	\$190,401,329	\$183,640,310



## 4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.* [64-66 Genesee street; organized 1906] JAMES A. JONES, *Secretary.*  
 GEORGE W. BENHAM, *Vice-President,* D. EDWIN FRENCH, *Vice-President,* GEO. W. BOWAN, *Vice-President.*

## DIRECTORS

WILBUR B. BARNES, GEORGE W. BOWEN, D. EDWIN FRENCH, PATRICK M. HERRON, JULIUS KRAFT,  
 GEORGE W. BENHAM, THOMAS F. DIGNUM, JOHN TABER, RALPH R. KEELER, SANFORD G. LYON,  
 JAMES C. BISHOP, FRANK A. ELDREDGE, THOMAS H. GARRETT, JR., SIDNEY J. WESTFALL, HENRY D. NOBLE.  
 GURDON S. FANNING, WILLIAM J. HENRY, JOHN F. KINGSTON,

RESOURCES		Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:					
Public securities, market value.....		\$265,026	\$255,027	\$231,619	\$228,241
Private securities, market value.....		597,755	627,235	598,001	674,332
Real estate owned.....		.....	.....	.....	6,693
Mortgages owned.....		486,848	564,113	575,513	627,838
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		118,417	147,906	137,396	119,636
Loans and discounts secured by other collateral.....		519,306	502,234	582,828	572,297
Loans, discounts and bills purchased not secured by collateral.....		533,745	550,085	533,509	631,842
Overdrafts.....		5	36	14	40
Due from trust companies, banks and bankers.....		299,177	249,567	299,232	237,767
Specie.....		52,941	16,071	49,235	51,729
Legal tender notes and notes of national banks.....		33,553	82,358	39,619	41,338
Federal reserve notes.....		4,885	2,500	2,500	7,726
Cash items.....		34,082	11,721	11,435	9,929
Assets not included in any of the above heads.....		49,790	43,397	50,132	53,369
Total resources.....		\$2,995,530	\$3,052,250	\$3,111,033	\$3,262,777

LIABILITIES

Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	177,129	181,285	190,815	200,967
Preferred deposits, viz.:				
Due New York State savings banks.....	71,267	72,117	65,503	77,747
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	10,482	15,925	26,676	20,347
Deposits by the State of New York.....	228,586	224,253	193,760	237,369
Other deposits secured by pledge of assets.....	28,923	27,937	28,241	28,317
Due depositors, not preferred.....	2,305,548	2,359,535	2,413,618	2,511,990
Due to trust companies, banks and bankers.....	4,781	13,466	16,915	2,980
Other liabilities.....	19,414	7,732	25,505	43,060
Total liabilities.....	\$2,995,530	\$3,052,250	\$3,111,033	\$3,262,777

## 5. BANKERS TRUST COMPANY OF BUFFALO, BUFFALO

CLIFFORD HUBBELL, *President.*

[242 Main street; organized 1914]

ALVA L. DUTTON, *Secretary.*CHARLES R. HUNTLEY, *Vice-President.*E. FLOYD BRANCH, *Treasurer.*WILLIAM HADLEBEN, Jr., *Assistant Treasurer.*GEORGE F. RAND, Jr., *Assistant Secretary.*RUSSELL J. H. HUTTON, *Vice-President.*C. RAY PHILLIPS, *Assistant Treasurer.*ARTHUR P. RODENBACH, *Assistant Treasurer.*RAYMOND E. WINFIELD, *Vice-President.*ALANSON E. THOMAS, *Assistant Treasurer.*FRANK H. GOODYEAR, *Assistant Treasurer.*

## DIRECTORS

LANGDON ALBRIGHT,

L. GRAND S. DE GRAFF,

E. CORNING TOWNSEND,

HERBERT A. MELDRUM,

WALTER P. COOKE,

CLIFFORD HUBBELL,

CHARLES R. HUNTLEY,

GEORGE F. RAND,

J. F. SCHOELLKOPF, Jr.

HENRY P. SMITH.

## RESOURCES

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,118,916	\$1,434,681	\$1,347,788	\$999,009
Private securities, market value.....	2,335,186	3,284,635	3,237,969	2,759,955
Real estate owned.....	236,000	150,000	150,000	150,000
Mortgages owned.....		342,000	327,000	374,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		1,600		
Loans and discounts secured by other collateral.....	3,062,222	3,063,717	3,924,224	4,218,891
Loans, discounts and not secured by collateral.....	341,864	507,445	576,377	640,896
Due from trust companies and bankers.....	2,013,774	2,064,286	1,798,762	1,121,640
Specie.....	180,045	213,268	238,665	300,899
Legal tender notes and notes of national banks.....	33,650	14,400	15,800	20,800
Federal reserve notes.....		755	1,100	1,200
Cash items.....	6,483	713,051	8,960	19,444
on acceptances (per contra, see Liabilities).....	360,200	75,000	75,000	1,000
in any of the above heads.....	40,848	73,605	70,007	69,915
<b>Total resources.....</b>	<b>\$9,729,186</b>	<b>\$11,988,473</b>	<b>\$11,771,642</b>	<b>\$10,677,639</b>

## LIABILITIES

Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value) ..	383,226	392,563	469,528	542,760
Preferred deposits, viz.:				
Due New York State savings banks .....	762,774	764,933	764,684	769,951
Due New York State savings and loan associations, credit unions and land bank .....		10,000	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, depository ..	80,165	785,959	319,442	98,833
State of New York .....	575,000	537,000	470,000	622,000
Ired by pledge of assets .....	361,967	264,323	357,989	332,000
referred .....	5,569,213	7,530,205	7,201,520	6,705,760
Due to trust companies, banks and bankers .....	465,701	503,424	993,500	496,289
Acceptances of drafts payable at a future date or authorized by commercial letters of credit ..	360,200	75,000	75,000	1,000
Other liabilities .....	170,940	75,066	110,029	99,066
Total liabilities .....	\$9,729,186	\$11,938,473	\$11,771,642	\$10,677,639

## 6. BANKERS' TRUST COMPANY, NEW YORK CITY

SEWARD PROSSER, *President.*D. E. POMEROY, *Vice-President,*W. N. DUANE, *Vice-President,*F. I. KENT, *Vice-President,*F. N. B. CLOSE, *Vice-President,*A. H. MARCKWALD, *Vice-President,*A. A. TILNEY, *Vice-President,*

[16 Wall street; organized 1903]

H. F. WILSON, JR., *Vice-President,*G. W. BENTON, *Cashier,*R. H. GILES, *Treasurer,*H. N. DUNHAM, *Assistant Treasurer,*BEACH POLK, *Assistant Treasurer,*J. F. SCHMID, *Assistant Treasurer,*B. W. JONES, *Secretary.*GUY RICHARDS, *Assistant Secretary,*P. D. BOGUE, *Assistant Secretary,*R. G. PAGE, *Assistant Secretary,*H. H. MARTIN, *Assistant Secretary,*H. B. WATT, *Assistant Secretary,*I. MICHAELS, *Trust Officer,*A. C. LIVINGSTON, *Assistant Trust Officer.*

## DIRECTORS

STEPHEN BAKER,

F. N. B. CLOSE,

HENRY P. DAVISON,

DANIEL E. POMEROY,

H. K. TWITCHELL,

SAMUEL G. BAYNE,

WILLIAM NORTH DUANE,

WALTER E. FREW,

SEWARD PROSSER,

CORNELIUS N. BLISS, JR.,

EDWIN M. BULKLEY,

F. I. KENT,

FREDERICK T. HASKELL,

DANIEL G. REID,

THOMAS COCHRAN,

EDMUND C. CONVERSE,

T. DEWITT CUYLER,

EDGAR L. MARSTON,

EDWARD TOWNSEND,

H. C. McELDOWNEY,

HERBERT I. PRATT,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 27, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$10,819,070	\$10,447,822	\$10,926,872	\$11,203,606
Private securities, market value.....	46,268,439	41,817,021	43,202,438	39,924,063
Real estate owned.....	4,183,637	4,168,841	4,158,483	4,141,586
Mortgages owned.....	1,908,000	1,908,000	1,829,000	1,761,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	182,765	264,200	185,500	294,988
Loans and discounts secured by other collateral.....	146,473,349	146,755,468	134,802,110	124,294,903
Loans, discounts and bills purchased not secured by collateral.....	21,733,139	17,051,247	13,606,310	10,625,251
Overdrafts.....	27,928	95	3,560	5,302
Due from trust companies, banks and bankers.....	21,072,994	18,411,002	17,327,190	23,231,790
Specie.....	22,025,179	20,531,934	21,062,661	17,244,132
Legal tender notes and notes of national banks.....	32,195	27,700	5,200,210	117,465
Federal reserve notes.....	21,110	20,115	22,265	60,000

Cash items.....	7,685,460	18,676,481	5,853,563	10,986,843
Customers' liability on acceptances (per contra, see Liabilities) .....	5,160,522	9,333,834	8,957,597	10,556,405
Assets not included in any of the above heads.....	2,394,834	2,224,238	2,390,905	2,809,855
<b>Total resources...</b>	<b>\$289,997,621</b>	<b>\$291,638,058</b>	<b>\$289,533,664</b>	<b>\$257,257,789</b>

## LIABILITIES

Capital.....	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits (market value) .....	15,914,179	15,498,791	16,402,976	17,016,562
Preferred deposits, viz.:				
sks.....	6,674,568	7,140,729	9,564,801	7,397,499
administrator, guardian, receiver, trustee, .....				
of Banks of the State of New York.....	15,001,507	29,725,315	17,430,982	16,959,985
of assets .....	1,806	1,698	1,304	1,179
.....	1,100,097	1,121,824	1,160,220	1,308,913
bankers.....	52,990	31,895	31,895	31,895
future date or authorized by commercial .....	164,098,096	158,004,937	162,076,341	148,402,320
.....	70,804,084	62,346,326	42,960,974	44,249,170
Other liabilities.....	5,169,522	9,333,834	8,957,597	10,556,405
.....	1,182,772	432,709	946,574	1,333,861
<b>Total liabilities.....</b>	<b>\$289,997,621</b>	<b>\$291,638,058</b>	<b>\$289,533,664</b>	<b>\$257,257,789</b>

7. BROADWAY TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President.*

M. M. BELDING, JR., *Vice-President,*

ALEX. C. SNYDER, *Vice-President,*

WILLIAM GAMBLE, *Vice-President,*

LOUIS S. QUIMBY, *Vice-President,*

[233 Broadway; organized 1902]

FRANKLIN SCHENCK, *Assistant Secretary,*

ARTHUR P. SMITH, *Assistant Secretary,*

JOHN WILLIAMS, *Secretary.*

L. L. HOPKINS, *Assistant Secretary.*

LEONARD F. MAYR, *Assistant Secretary,*

GEORGE W. BERRY, *Assistant Secretary,*

ROBERT L. SMITH, *Assistant Secretary.*

DIRECTORS

M. M. BELDING,

M. M. BELDING, JR.,

EUGENE S. BENJAMIN,

WILLIAM C. BREED,

JOHN H. FLAGLER,

HORACE HAVEMEYER,

GEO. C. MEYER,

J. L. REISS,

F. A. M. BURRELL,

JAMES CLARKE,

WILLIAM K. DICK,

WARREN CRUIKSHANK,

FRANK W. WOOLWORTH,

EMANUEL GERLI,

WALTER M. GLADDING,

FREDERIC G. LEE,

ADAM K. LUKE,

LEWIS E. PIERSON,

THEO. F. WHITMARSH,

JOHN H. LOVE,

JOHN J. PULLEYN.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,869,345	\$2,328,363	\$2,266,521	\$2,671,599
Private securities, market value.....	1,659,550	1,620,112	1,475,080	1,480,089
Real estate owned.....	122,350	122,350	122,350	107,350
Mortgages owned.....	649,350	813,100	876,750	906,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	282,950	233,024	230,668	233,806
Loans and discounts secured by other collateral.....	4,238,513	5,898,345	6,107,985	7,205,974
Loans, discounts and bills purchased not secured by collateral.....	9,626,638	9,231,695	9,972,505	9,477,189
Overdrafts.....	160	1,191	778	425
Due from trust companies, banks and bankers.....	3,684,074	3,659,641	3,610,456	3,897,447
Specie.....	1,969,776	2,084,205	2,451,152	2,616,149
Legal tender notes and notes of national banks.....	214,485	258,520	262,020	235,690
Federal reserve notes.....	27,320	10,600	21,090	42,820

Cash items.....	945,020	1,175,456	1,361,475	1,371,767
Customers' liability on acceptances (per contra, see Liabilities).....	450,686	1,043,668	970,212	1,417,466
Assets not included in any of the above heads.....	177,807	180,213	187,295	185,099
<b>Total resources.....</b>	<b>\$25,918,024</b>	<b>\$28,660,483</b>	<b>\$29,916,337</b>	<b>\$31,849,220</b>
<b>LIABILITIES</b>				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	920,879	937,557	957,785	954,189
Preferred deposits, viz.:				
Due New York State savings banks.....	1,184,942	1,193,743	1,219,802	1,317,936
Due New York State savings and loan associations, credit unions and land bank.....	48,696	56,832	45,049	56,368
administrator, guardian, receiver, trustee, .....				
of Banks of the State of New York.....	65,982	61,116	66,012	90,260
of assets.....	10,000	10,000	5,000	.....
.....	791,247	793,252	991,913	987,953
.....	19,802,920	.....	.....	.....
.....	1,210,862	21,840,218	22,370,168	24,124,601
bankers.....	.....	1,078,037	1,660,427	1,252,181
future date or authorized by commercial .....				
.....	470,616	1,064,311	997,670	1,428,290
.....	111,880	135,417	112,511	137,492
<b>Other liabilities.....</b>				
<b>Total liabilities.....</b>	<b>\$25,918,024</b>	<b>\$28,660,483</b>	<b>\$29,916,337</b>	<b>\$31,849,220</b>



8. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.*  
DAVID H. LANNAN, *Vice-President,*  
FRANK J. W. DILLER, *Vice-President,*  
FREDERICK T. ALDRIDGE, *Vice-President,*

[177 Montague street; chartered 1866]  
WILLIS McDONALD, JR., *Vice-President,*  
AUSTIN W. PENCHORN, *Assistant Secretary.*  
GILBERT H. THIRKIELD, *Assistant Secretary,*

WILLARD P. SCHENCK, *Secretary.*  
HORACE W. FARRELL, *Assistant Secretary,*  
FREDERICK B. LINDSAY, *Assistant Secretary,*  
HERBERT U. SILLECK, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT,  
WALTER ST. J. BENEDICT,  
SAMUEL W. BOOCOCK,  
WILLIAM N. DYKMAN,  
EDGAR M. CULLEN,

JOHN H. EMANUEL, JR.,  
GEORGE M. BOARDMAN,  
WILLIAM HESTER,  
FRANCIS L. HINE,  
J. H. WALLBRIDGE,

DAVID H. LANMAN,  
DAVID G. LEGGETT,  
FRANK LYMAN,  
FRANK C. MUNSON,  
ALEXANDER M. WHITE,

HOWARD W. MAXWELL,  
EDWIN P. MAYNARD,  
WILLIS L. OGDEN,  
JOSEPH E. OWENS,  
WILLIS D. WOOD,

ROBERT L. PIERREPONT,  
HAROLD I. PRATT,  
CLINTON L. ROSSITER,  
HENRY F. NOYES.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$6,758,107	\$5,285,812	\$5,113,176	\$4,549,425
Private securities, market value.....	19,467,200	18,341,001	18,389,881	18,486,221
Real estate owned.....	919,690	990,711	1,053,643	1,155,669
Mortgages owned.....	1,415,000	1,594,512	1,814,012	1,646,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	454,011	479,346	461,900	536,500
Loans and discounts secured by other collateral.....	5,747,226	9,030,226	5,395,939	8,576,393
Loans, discounts and bills purchased not secured by collateral.....	1,738,566	1,906,250	1,853,752	1,703,314
Overdrafts.....	1,460	5,715	1,077	508
Due from trust companies, banks and bankers.....	4,217,708	4,911,683	4,673,702	2,724,040
Specie.....	2,461,959	2,508,433	2,196,684	2,631,956
Legal tender notes and notes of national banks.....	350,685	560,975	725,250	523,985
Federal reserve notes.....	20,815	24,365	29,990	29,515
Cash items.....	362,030	1,236,240	436,173	1,302,944
Assets not included in any of the above heads.....	391,433	409,223	416,113	423,912
Total resources.....	\$44,805,890	\$47,284,492	\$42,561,292	\$44,290,982

## LIABILITIES

Capital .....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value) .....	3,817,474	3,980,854	4,031,398	4,398,423
Preferred deposits, viz.:				
Due New York State savings banks .....	3,069,672	3,146,477	3,141,455	3,061,264
Due New York State savings and loan associations, credit unions and land bank .....	5,346	2,745	3,594	2,945
Other deposits due as executor, administrator, guardian, receiver, trustee, of Banks of the State of New York .....	1,653,038	2,860,410	1,854,972	2,190,447
of assets .....	5,000	5,000	5,000	5,000
bankers .....	460,297	466,628	469,036	622,167
Other liabilities .....	33,356,829	34,940,098	31,063,676	32,224,990
	114,387	41,759	133,221	84,161
	323,847	330,423	358,940	201,585
Total liabilities .....	\$44,305,880	\$47,284,492	\$42,561,292	\$44,290,982

9. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*

MYRON S. HALL, *Secretary.*

FRANKLIN MESSER, *Vice-President,*

OSCAR C. MILLER, *Assistant Secretary,*

FRANK R. COLLINS, *Trust Officer.*

[449 Main street; chartered 1881]

THOS. R. WOLFE, *Assistant Secretary.*

TRUSTEES

ALFRED A. BERRICK, WM. G. HOUCK,  
ARNOLD B. WATSON, LINCOLN A. GROAT,  
GEORGE P. URBAN, MYRON S. HALL,  
GEO. C. LAUB,

JOHN B. WINKLER, JOHN A. MILLER,  
L. FRANKLIN MESSER, FRANK P. PERSONS,  
WILLIAM R. HUNTLEY, WILLIAM C. RUSSELL,  
E. L. MILLER,

VALENTINE P. YOUNG,  
EUGENE TANKE,  
GEORGE URBAN, JR.,  
CLARENCE H. LITTELL.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$109,112	\$65,225	\$67,018	\$65,625
Private securities, market value.....	1,479,916	1,852,181	1,901,347	2,096,263
Real estate owned.....	5,293	5,293	5,293	5,293
Mortgages owned.....	1,196,917	1,141,191	1,131,637	1,136,367
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	101,320	77,841	97,456	125,859
Loans and discounts secured by other collateral.....	1,425,176	1,583,758	1,910,112	2,247,317
Loans, discounts and bills purchased not secured by collateral.....	554,583	839,385	876,996	914,058
Overdrafts.....	10	29	47	2
Due from trust companies, banks and bankers.....	392,704	372,923	451,906	569,279
Specie.....	55,500	48,508	52,614	68,568
Legal tender notes and notes of national banks.....	75,940	92,861	96,798	60,498
Federal reserve notes.....	.....	8,245	8,460	14,175
Cash items.....	12,341	51,192	44,519	113,654
Assets not included in any of the above heads.....	62,278	47,805	72,027	86,085
Total resources.....	\$5,471,090	\$6,186,437	\$6,716,230	\$7,503,043

LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000	\$500,000
Surplus, including all undivided profits (market value).....	174,650	204,988	210,645	484,548
Preferred deposits viz.:				
Due New York State savings banks.....	251,164	302,303	301,690	426,957
Due New York State savings and loan associations, credit unions and land bank.....	20,542	28,911	17,141	16,377
Other deposits due as executor, administrator, guardian, receiver, trustee, depository.....	310,128	223,794	145,764	191,110
State of New York.....	200,000	170,000	145,000	200,000
Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	5,000
Secured by pledge of assets.....	51,076	33,286	178,648	140,807
Due depositors, not preferred.....	4,096,249	4,821,986	5,251,197	5,282,347
Due to trust companies, banks and bankers.....	15,538	75,573	83,801	137,638
Other liabilities.....	91,743	65,596	122,344	138,259
Total liabilities.....	\$5,471,080	\$6,186,437	\$6,716,230	\$7,503,043

10. CENTRAL CITY TRUST COMPANY, SYRACUSE

JOHN S. GRAY, *President.*

[East Washington street; organized 1914]

L. D. HOLMES, *Secretary.*

W. SNOWDON SMITH, *Vice-President.*

CHAS. E. CHAPPELL, *Vice-President.*

DIRECTORS

ANTON V. ALTMANN, JOHN S. GRAY,  
FRANK R. CANDEE, H. E. HESSLER,  
CHARLES E. CHAPPELL, EMIL M. KOTZ,  
D. RAYMOND COBB, WM. G. LAPHAM,  
CHARLES E. COONEY, LOUIS LEITER,  
T. FRANK DOLAN, JAMES M. LYNCH,

ALBERT E. MCCHESENEY, EDWARD SCHOENECK,  
FREDERICK MARTY, SR., CHAS. H. SKIFF,  
WM. MUENCH, W. SNOWDON SMITH,  
ANDREW H. POND, FRANK W. TRAUGOTT,  
WM. F. RAFFERTY, CHAS. F. TUPPEN,  
WILLIAM L. WALLACE,

DOUGLAS A. WHITE,  
LOUIS WILL.,  
ERNEST A. YOUNG,  
HENRY W. COOK,  
GEO. C. HANFORD,  
NICHOLAS G. PETERS.

RESOURCES

Stock and bond investments, viz.:  
Public securities, market value.....  
Private securities, market value.....  
Mortgages owned.....  
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....  
Loans and discounts secured by other collateral.....  
Loans, discounts and bills purchased not secured by collateral.....  
Overdrafts.....  
Due from trust companies, banks and bankers.....  
Specie.....  
Legal tender notes and notes of national banks.....  
Federal reserve notes.....  
Cash items.....  
Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
\$221,790	\$181,643	\$208,025	\$243,978
163,615	252,073	284,356	223,270
262,100	261,600	271,600	271,600
45,145	65,805	67,277	53,350
661,339	692,392	760,279	865,118
743,705	819,479	919,957	925,328
121	78	46	33
159,565	272,515	385,227	444,023
12,894	18,082	18,240	17,716
62,004	65,000	75,695	83,512
.....	1,478	2,000	3,500
13,920	37,011	8,388	31,707
25,064	26,884	28,969	29,544
\$2,371,262	\$2,694,040	\$2,990,059	\$3,192,679

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	318,037	321,086	320,193	324,765
Preferred deposits, viz.:				
Due New York State savings banks.....	125,000	125,000	175,000	175,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	5,000	5,768	5,768	9,079
Deposits by the State of New York.....	322,000	283,008	318,008	325,000
Deposits otherwise preferred.....	.....	10,114	10,114	50,114
Due depositors, not preferred.....	1,286,005	1,643,836	1,832,781	1,941,804
Due to trust companies, banks and bankers.....	1,526	3,605	10,787	40,327
Other liabilities.....	13,694	1,623	17,408	26,590
Total liabilities.....	\$2,371,262	\$2,694,040	\$2,990,059	\$3,192,679

## II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

J. N. WALLACE, *President.* [54 Wall street; organized 1873] M. FERGUSON, *Secretary.*  
 E. F. HYDE, *Vice-President,* F. B. SMIDT, *Vice-President,* C. P. STALLKNECHT, *Assistant Secretary,*  
 D. OLCOTT, *Vice-President,* FREDERIC J. FULLER, *Vice-President,* GEORGE J. CORBETT, *Assistant Secretary,*  
 G. W. DAVISON, *Vice-President,* OSCAR L. COLES, *Assistant Secretary,* H. C. HOLT, *Assistant Secretary.*

## TRUSTEES

G. MACCULLOCH MILLER, JAMES C. BRADY, HENRY EVANS, GEORGE W. DAVISON,  
 JAMES N. JARVIE, CORNELIUS N. BLISS, JR., DUDLEY OLCOTT, 2d., CHARLES LANIER,  
 JAMES N. WALLACE, DUDLEY OLCOTT, E. FRANCIS HYDE, AUGUSTUS D. JULLIARD,  
 JACOB H. SCHIFF, HENRY D. BABCOCK.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$13,803,425	\$14,774,786	\$12,141,524	\$9,883,274
Private securities, market value.....	32,589,893	28,734,552	22,677,982	18,116,428
Real estate owned.....	1,400,152	1,468,392	1,461,380	1,471,277
Mortgages owned.....	547,393	571,793	447,808	390,808
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	280,186	303,638	282,538	398,311
Loans and discounts secured by other collateral.....	54,499,709	55,341,369	56,878,629	68,090,355
Loans, discounts and bill purchased not secured by collateral.....	17,054,427	25,349,221	22,166,433	20,317,330
Overdrafts.....	375	267	421	122
Due from trust companies, banks and bankers.....	42,290,977	34,056,338	59,072,259	49,427,623
Specie.....	11,971,512	12,496,807	12,581,248	12,880,520
Legal tender notes and notes of national banks.....	165,875	147,245	57,250	94,250
Federal reserve notes.....	39,750	27,800	42,700	56,400
Cash items.....	751	669	120	618
Customers' liability on acceptances (per contra, see Liabilities).....	1,000,000	1,000,000	1,449,999	1,649,999
Assets not included in any of the above heads.....	1,069,982	1,211,642	1,141,038	862,995
Total resources.....	\$176,714,407	\$175,484,519	\$190,401,329	\$183,640,310

## LIABILITIES

Capital.	\$3,000,000	\$3,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits (market value)	17,746,750	18,258,783	16,517,543	16,460,776
Preferred deposits, viz.:				
Due New York State savings banks	222,140	225,455	225,455	225,455
Due New York State savings and loan associations, credit unions and land bank				39
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository				
Due	1,282,186	2,485,847	1,033,329	1,068,508
Due	134,771,162	136,103,550	139,546,123	141,112,388
Accep	17,302,887	13,785,466	25,158,302	16,144,803
at a future date or authorized by commercial				
letters of credit.	1,000,000	1,000,000	1,449,999	1,649,999
Other liabilities.	1,889,273	625,406	1,470,578	1,978,343
Total liabilities.	\$176,714,407	\$175,484,519	\$190,401,329	\$183,640,310



12. CHEMUNG CANAL TRUST COMPANY, ELMIRA

RAY TOMPKINS, *President*. [415 East Water street; organised 1902 as Elmira Trust Company] EDWARD O. ELDREDGE, *Secretary*.  
 JAMES B. RATHBONE, *Vice-President*. EDWARD J. DUNN, *Treasurer*. F. E. SACKETT, *Cashier*.

DIRECTORS

WILLIAM H. LOVELL, W. S. McCORD, J. ARNOT RATHBONE, ALEXANDER D. FALCK,  
 ISAAC BALDWIN, E. E. BUCHANAN, FREDERICK B. SMITH, RAY TOMPKINS.  
 J. SCOTT BALDWIN, B. S. CHAMBERLIN, DANIEL SHEEHAN, EDWARD O. ELDREDGE.  
 H. C. MANDEVILLE.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$861,713	\$861,872	\$958,385	\$950,997
Private securities, market value.....	1,426,511	1,365,736	1,389,762	1,359,897
Real estate owned.....	11,423	11,423	11,423	11,423
Mortgages owned.....	56,550	50,150	55,700	55,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	150,824	218,150	246,422	233,936
Loans and discounts secured by other collateral.....	1,062,161	1,223,499	1,233,243	1,325,278
Loans, discounts and bills purchased not secured by collateral.....	1,928,345	1,933,213	1,764,863	1,777,235
Overdrafts.....	1,052	515	9,036	931
Due from trust companies, banks and bankers.....	646,656	550,667	582,424	430,785
Specie.....	209,212	223,922	213,178	139,778
Legal tender notes and notes of national banks.....	90,229	153,090	106,264	142,338
Federal reserve notes.....	11,000	15,000	4,015	3,500
Cash items.....	22,561	55,176	35,480	42,886
Assets not included in any of the above heads.....	22,822	21,119	28,780	43,622
Total resources.....	\$6,501,059	\$6,683,532	\$6,638,975	\$6,518,306

## LIABILITIES

Capital.....	\$800,000	\$800,000	\$800,000	\$800,000
Surplus, including all undivided profits (market value).....	586,920	585,353	576,898	613,903
Preferred deposits, viz.:				
Due New York State savings banks.....	72,674	83,518	47,273	74,614
Due New York State savings and loan associations, credit unions and land bank.....	9,299	12,581	7,580	7,629
Other deposits due as executor, administrator, guardian, receiver, trustee, depositary.....	16,317	15,286	12,101	11,227
State of New York.....	450,000	385,000	345,000	450,000
Insured by pledge of assets.....	52,946	52,925	54,905	54,878
Due depositors, not preferred.....	4,590,927	4,841,676	4,885,557	4,597,807
Due to trust companies, banks and bankers.....	31,043	41,899	21,357	8,695
Other liabilities.....	90,933	85,294	88,304	99,553
Total liabilities.....	\$6,501,059	\$6,683,532	\$6,638,975	\$6,518,306

13. CITIZENS COMMERCIAL TRUST COMPANY, BUFFALO

WILLIAM H. CROSBY, *President.*

WILLIAM H. ANDREWS, *Vice-President,*

NORMAN A. MACDONALD, *Vice-President,*

ROY H. GRIFFIN, *Vice-President,*

SYDNOR J. TUCKER, *Vice-President,*

ROBERT C. GAUPP, *Treasurer,*

LEO B. SEITZ, *Assistant Secretary,*

E. B. CLARE-AVERY, *Secretary.*

WILLIAM F. CHACE, *Assistant Secretary,*

B. M. NORCROSS, *Assistant Secretary,*

H. G. HOFFMAN, *Assistant Secretary.*

[Ellicott square; organized 1916]

DIRECTORS

WILLIAM H. ANDREWS,

E. J. BARCALO,

JOSEPH BLOCK,

EMANUEL BOASBERG,

ADAM E. CORNELIUS,

WILLIAM H. CROSBY,

LAURENS ENOS,

HORACE F. TAYLOR,

S. J. TUCKER,

ROY H. GRIFFIN,

EDW. B. HOLMES,

R. T. JONES,

ARCHER A. LANDON,

NORMAN A. MACDONALD,

WM. F. MACGLASHAN,

J. H. McNULTY,

F. E. WATTLES,

WM. F. WENDT,

HENRY D. MILES,

EDWIN S. MILLER,

JOHN C. SCHENK,

W. H. SCHOELLKOPF,

J. J. SIEGRIST,

ALBERT D. SIKES,

WILLIAM SIMON,

EARL T. WILLIAMS,

J. FRED ZELLER.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investment, viz.:				
Public securities, market value.....	.....	.....	\$380,578	\$1,895,975
Private securities, market value.....	.....	.....	1,634,040	144,000
Real estate owned.....	.....	.....	96,150	96,150
Mortgages owned.....	.....	.....	13,300	13,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	379,242	364,855
Loans and discounts secured by other collateral.....	.....	.....	1,244,963	1,901,912
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	3,773,349	5,096,755
Overdrafts.....	.....	.....	1,924	737
Due from trust companies, banks and bankers.....	.....	.....	2,026,330	2,629,227
Specie.....	.....	.....	20,351	33,940
Legal tender notes and notes of national banks.....	.....	.....	330,592	417,115

Federal reserve notes .....	..	3,905	2,500
Cash items .....	..	101,034	162,887
Assets not included in any of the above heads .....	..	33,550	3,882
Total resources .....	..	\$10,039,308	\$12,763,235
LIABILITIES			
Capital .....	..	\$1,250,000	\$1,250,000
Surplus, including all undivided profits (market value) .....	..	1,257,501	1,258,400
Preferred deposits, viz..	..		
Due New York State savings banks .....	..	350,000	820,000
Due New York State savings and loan associations, credit unions and land bank .....	..	47,496	55,705
Demands by the State of New York .....	..	75,000	350,000
of assets .....	..	614,417	489,885
bankers .....	..	5,949,847	7,640,240
Other liabilities .....	..	447,262	803,994
	..	47,785	95,002
Total liabilities .....	..	\$10,039,308	\$12,763,235

14. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President.*

S. H. ALBRO, *Vice-President.*

F. W. CASE, *Vice-President.*

[1 East Main street; organized 1906]

B. BELDEN, *Treasurer.*

F. L. SACKETT, *Secretary.*

H. L. CUMMING, *Cashier.*

H. G. WOOD, *Assistant Cashier.*

DIRECTORS

S. H. ALBRO,

E. L. COLVIN,

H. LEWORTHY,

F. M. ROESCH,

F. L. SACKETT,

G. T. HAMMOND,

W. M. BLACKSTONE,

B. BELDEN,

L. ROESCH,

F. W. CASE,

H. L. CUMMING,

J. H. LARDER,

H. CARD,

B. F. SIMONS,

E. N. BUTTON.

F. MERZ,

J. M. ZAHRM,

R. W. WRIGHT,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$87,237	\$107,619	\$127,635	\$129,440
Private securities, market value.....	166,290	180,150	169,199	200,738
Real estate owned.....	26,000	26,000	26,000	26,000
Mortgages owned.....	78,034	84,607	86,432	80,657
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	33,000	33,334	30,000	36,800
Loans and discounts secured by other collateral.....	85,000	80,593	82,670	74,200
Loans, discounts and bills purchased not secured by collateral.....	221,465	224,771	222,560	232,125
Overdrafts.....	441	600	539	282
Due from trust companies, banks and bankers.....	48,540	55,473	57,494	99,339
Specie.....	15,632	16,394	17,203	23,083
Legal tender notes and notes of national banks.....	12,000	10,000	11,000	9,000
Federal reserve notes.....	1,000	1,000	1,000	1,000
Cash items.....	3,875	166	263	1,076
Assets not included in any of the above heads.....	6,003	2,002	6,003	6,002
Total resources.....	\$784,517	\$822,709	\$837,998	\$919,742

LIABILITIES

Capital.....	\$100,000			\$100,000
Surplus, including all undivided profits (market value).....	61,760	\$100,000	\$100,000	67,627
Preferred deposits, viz.:		62,764	65,189	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	11,447	7,765	7,125	9,909
Deposits by the State of New York.....	15,000	15,000	15,000	
Other deposits secured by pledge of assets.....	5,265	5,265	5,331	
Due depositors, not preferred.....	582,843	624,884	636,649	726,674
Due to trust companies, banks and bankers.....	.....	328	2	
Other liabilities.....	8,202	6,703	8,702	10,201
Total liabilities.....	\$784,517	\$822,709	\$837,998	\$919,742

15. THE CITIZENS' TRUST COMPANY OF PATCHOGUE, PATCHOGUE

WALTER S. ROSE, *President.*  
FRANK A. REMINGTON, *Vice-President,*

[Organized 1916]  
WINFIELD S. BENNETT, *Vice-President,*

SIDNEY N. GERARD, *Secretary.*  
HENRY L. RIETH, *Assistant Secretary.*

DIRECTORS

JEROME W. ACKERLY,  
JOSEPH BAILEY  
W. S. BENNETT,

JAMES A. CANFIELD,  
SHERMAN GERARD,  
SIDNEY N. GERARD,

E. E. HAWKINS, JR.,  
NELSON McBRIDE,  
R. S. PELLETTREAU,

F. A. REMINGTON,  
WALTER S. ROSE,  
EMERSON G. TERRELL,

JOHN R. VUNK,  
S. MILLARD WEEKS,  
MILTON G. WIGGINS.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value . . . . .	.....	\$102,259	\$107,999	\$107,728
Private securities, market value . . . . .	.....	150,125	180,495	188,627
Mortgages owned . . . . .	.....	8,000	22,000	33,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	.....	10,000	10,000	10,300
Loans and discounts secured by other collateral . . . . .	.....	45,887	52,200	35,605
Loans, discounts and bills purchased not secured by collateral . . . . .	.....	374,210	431,615	374,411
Overdrafts . . . . .	.....	5	111	3
Due from trust companies, banks and bankers . . . . .	.....	144,345	68,741	84,490
Specie . . . . .	.....	31,385	35,079	23,988
Legal tender notes and notes of national banks . . . . .	.....	9,345	7,340	3,825
Federal reserve notes . . . . .	.....	310	400	845
Cash items . . . . .	.....	4,146	4,309	3,178
Assets not included in any of the above heads . . . . .	.....	14,855	11,418	11,761
Total resources . . . . .	.....	894,872	931,707	878,461

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	58,118	53,298	
Preferred deposits, viz.:			
Due New York State savings banks.....	10,000	10,000	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....			3,000
Deposits by the State of New York.....	6,000	6,000	
Other deposits secured by pledge of assets.....	15,204	17,099	19,018
Due depositors, not preferred.....	695,361	738,373	674,711
Due to trust companies, banks and bankers.....	498	1,557	1,709
Other liabilities.....	15,935	5,380	5,905
Total liabilities.....	\$894,872	\$931,707	\$878,461



16. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President.*  
[434 State street; organized 1906 as Security Trust Company]  
WM. G. SHAIBLE, *Treasurer.*

JAMES W. YELVERTON, *Vice-President,*  
GEORGE W. FEATHERSTONHAUGH, *Vice-President.*  
FRANK D. KING, *Secretary.*

DIRECTORS

JOHN ALLEN,	G. W. FEATHERSTON-	DAYTON L. KATHAN,	JAMES B. MCKAIN,	N. I. SCHERMERHORN,
CLEMENT W. BAILEY,	HAUGH,	ALBERT J. LEVI,	WILLIAM G. NICKLAS,	WILLIAM G. SHAIBLE,
HENRY S. DUNFORD,	JOHN F. HORMAN,	W. DEWEY LOUCKS,	ALVIN J. QUACKENBUSH,	CHARLES S. SMITH,
LOUIS FAUST,	HENRY HORSTMAYER,	P. H. McDERMOTT,	WM. G. SCHERMERHORN,	MARTIN P. SWART,
JOHN C. VAN VOAST,	CHARLES F. VEEDER,		ABRAM G. VEEDER,	JAMES W. YELVERTON.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$199,518	\$199,578	\$206,590	\$258,487
Private securities, market value.....	968,188	1,063,947	1,203,621	1,311,087
Mortgages owned.....	165,200	160,150	171,950	177,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	44,070	49,990	38,830	42,123
Loans and discounts secured by other collateral.....	139,419	156,000	111,349	76,801
Loans, discounts and bills purchased not secured by collateral.....	953,021	983,342	982,567	1,017,676
Overdrafts.....	218	17	189	22
Due from trust companies, banks and bankers.....	547,885	575,665	493,212	542,357
Specie.....	26,718	28,485	30,995	26,286
Legal tender notes and notes of national banks.....	110,534	100,406	195,610	121,161
Federal reserve notes.....	1,050	2,000	4,000	6,500
Cash items.....	11,875	24,485	17,902	25,876
Assets not included in any of the above heads.....	23,618	30,725	28,951	35,133
Total resources.....	\$3,191,314	\$3,374,790	\$3,485,766	\$3,640,909

LIABILITIES

Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	294,835	306,042	309,086	328,259
Preferred deposits, viz.:				
Due New York State savings banks.....	59,663	60,704	60,704	60,704
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,772	3,732	4,460	4,416
Deposits by the State of New York.....	80,000	80,000	80,000	80,000
Deposits by the Superintendent of Banks of the State of New York.....	2,500	2,500	2,500	1,500
Other deposits secured by pledge of assets.....	31,921	32,492	36,164	37,091
Due depositors, not preferred.....	2,543,519	2,729,241	2,816,047	2,934,423
Other liabilities.....	25,104	10,079	26,825	44,516
Total liabilities.....	\$3,191,314	\$3,374,790	\$3,485,766	\$3,640,909

## 17. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

W. I. TABER, *President.*

[92 Seneca street; organized 1903]

F. H. DOOLITTLE, *Secretary.*W. T. DUNMORE, *Vice-President.*EDGAR B. ODELL, *Vice-President,*G. LYNN MARRIOTT, *Treasurer.*EDWARD FUESS, *Assistant Treasurer.*

## · DIRECTORS

GEORGE B. ALLEN,  
JACOB AGNE,  
B. K. BROWN,  
JOHN L. MAHER,JOHN CARSTENSEN,  
W. T. DUNMORE,  
T. HARVEY FERRIS,  
W. B. FOSTER,J. C. FULMER,  
W. I. TABER,  
HERBERT T. DYETT.  
JOHN M. ROSS,  
CHAS. W. WICKS,FRED W. SESSIONS,  
LESLIE W. BRENNAN,  
M. JESSIE BRAYTON,  
C. A. POWELL,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$276,377	\$268,899	\$293,557	\$346,945
Private securities, market value.....	1,582,409	1,505,097	1,408,460	1,439,700
Real estate owned.....	431,657	433,953	428,659	431,330
Mortgages owned.....	604,543	722,102	690,108	800,672
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	439,489	485,231	431,089	470,696
Loans and discounts secured by other collateral.....	1,771,669	1,781,793	1,742,167	1,857,348
Loans, discounts and bills purchased not secured by collateral.....	2,296,088	2,659,550	2,745,122	2,954,586
Overdrafts.....	9,217	2,845	2,541	705
Due from trust companies, banks and bankers.....	404,838	383,723	558,576	451,626
Specie.....	156,000	153,000	251,286	170,000
Legal tender notes and notes of national banks.....	264,566	168,072	214,159	203,445
Federal reserve notes.....	.....	.....	10,000	20,000
Cash items.....	20,382	25,728	31,880	26,427
Assets not included in any of the above heads.....	89,725	88,862	101,791	90,695
Total resources.....	\$8,406,960	\$8,678,855	\$8,909,395	\$9,264,175

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	570,196	605,401	567,629	593,654
Preferred deposits, viz.:				
Due New York State savings banks.....	63,000	64,321	64,000	64,000
Due New York State savings and loan associations, credit unions and land bank.....	3,701	2,214	7,016	1,020
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	77,978	48,675	39,001	41,078
Deposits by the State of New York.....	212,000	236,000	215,000	245,000
Deposits by the Superintendent of Banks of the State of New York.....	17,386	17,645	17,645	17,645
Do.....	134,135	132,022	68,892	85,723
Do.....	6,558,613	6,819,456	7,185,133	7,397,282
Do.....	194,347	234,794	149,215	209,557
Other liabilities.....	75,604	18,327	95,864	109,216
Total liabilities.....	\$8,406,980	\$8,678,855	\$8,909,395	\$9,284,175

## 18. CITY TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President.* [Main and Niagara streets; organized 1903 as Commonwealth Trust Company] W. E. DANFORTH, *Secretary.*  
 CARLTON M. SMITH, *Vice-President.* EDWARD L. KOONS, *Vice-President,* H. W. DRESSER, *Assistant Secretary*

## DIRECTORS

LOUIS L. BABCOCK,	GEORGE R. HOWARD,	HARDIN H. LITTELL,	WM. W. REILLEY,	ALFRED W. THORN,
EMANUEL BOASBERG,	CHARLES KENNEDY,	ELLIOTT C. MACDOUGAL,	WM. T. ROBERTS,	C. E. WETTLAUFER,
SAMUEL J. DARK,	EDWARD L. KOONS,	GEO. A. MITCHELL,	ROBERT K. ROOT,	C. TOWNSEND WILSON,
WILLIAM H. HOTCHKISS,	JOHN D. LARKIN,	H. E. MONTGOMERY,	CARLTON M. SMITH,	HARRY YATES.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$504,676	\$504,639	\$342,972	\$293,711
Private securities, market value.....	4,774,291	5,185,434	5,262,188	5,439,809
Mortgages owned.....	1,127,833	1,442,398	1,576,544	1,622,652
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	154,875	157,075	129,777	141,211
Loans and discounts secured by other collateral.....	1,713,489	1,802,056	1,794,142	1,689,972
Loans, discounts and bills purchased not secured by collateral.....	80,407	77,707	44,760	113,344
Overdrafts.....	37	377	164	398
Due from trust companies, banks and bankers.....	612,886	841,018	775,037	756,042
Specie.....	66,193	66,183	59,607	69,259
Legal tender notes and notes of national banks.....	241,179	255,957	280,515	264,695
Federal reserve notes.....	21,000	26,000	24,000	6,000
Cash items.....	79,547	99,082	43,624	48,789
Assets not included in any of the above heads.....	95,942	82,266	114,717	105,318
Total resources.....	\$9,472,355	\$10,540,192	\$10,448,047	\$10,551,200

## LIABILITIES

Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) .....	271,577	331,776	348,957	413,396
Preferred deposits, viz.:				
Due New York State savings banks .....	504,900	533,013	557,073	607,842
Due New York State savings and loan associations, credit unions and land bank .....	12,159	13,849	10,875	13,594
Other deposits due as executor, administrator, guardian, receiver, trustee, .....				
.....	108,722	180,421	131,578	145,085
.....	234,000	195,000	135,000	230,000
banks of the State of New York .....	5,000	5,000	5,000	.....
assets .....	334,112	265,413	410,695	350,965
.....	7,239,715	8,302,006	8,076,761	8,046,533
bankers .....	196,484	195,778	195,879	184,633
Other liabilities .....	65,686	17,936	76,229	59,152
Total liabilities .....	\$9,472,355	\$10,540,192	\$10,448,047	\$10,551,200

19. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organised 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, <i>President.</i>	CHELLIS A. AUSTIN, <i>Vice-President.</i>	LANGLEY W. WIGGIN, <i>Secretary.</i>
HOWARD BAYNE, <i>Vice-President.</i>	HARRIS A. DUNN, <i>Vice-President.</i>	FREDERICK V. CLOWES, <i>Assistant Secretary.</i>
BENJAMIN L. ALLEN, <i>Vice-President.</i>	FRED C. MARSTON, <i>Treasurer.</i>	ORRIN R. JUDD, <i>Trust Officer.</i>
JAMES ELY MILLER, <i>Vice-President.</i>	ROBERT I. CURRAN, <i>Assistant Treasurer.</i>	ARTHUR N. HAZELTINE, <i>Assistant Secretary.</i>
CHAS. F. MINOR, <i>Vice-President.</i>	WALTER G. KIMBALL, <i>Assistant Treasurer.</i>	CHARLES E. WOLFF, <i>Assistant Secretary.</i>
GEORGE E. WARREN, <i>Vice-President.</i>	J. SPERRY KANE, <i>Assistant Secretary.</i>	W. C. MASON, <i>Assistant Secretary.</i>
DIRECTORS		
CHARLES H. KEEP.	FRANKLIN Q. BROWN.	A. BARTON HEPBURN.
BENJAMIN L. ALLEN,	EDWARD H. CLARK,	WILLARD V. KING,
HOWARD BAYNE,	FREDERICK STRAUSS,	FREDERICK W. WHITE.
SAMUEL G. BAYNE,	G. CRAWFORD CLARK, Jr.,	ANTHONY R. KUSER,
UNION N. BETHELL,	HAROLD BENJ. CLARK,	PHILIP LEHMAN,
	EDWARD CORNELL,	AUGUSTUS G. PAINE, Jr.,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,174,949	\$1,158,638	\$1,049,387	\$1,976,619
Private securities, market value.....	9,068,104	10,751,601	9,542,427	9,513,391
Real estate owned.....	5,633,793	5,592,469	5,572,896	5,541,350
Mortgages owned.....	1,885,237	2,391,749	2,339,999	2,803,524
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,343,928	1,838,078	1,861,528	1,980,350
Loans and discounts secured by other collateral.....	36,216,328	38,990,386	41,895,518	43,686,366
Loans, discounts and bills purchased not secured by collateral.....	27,535,130	23,868,782	18,568,407	22,810,639
Overdrafts.....	8,317	15,482	16,418	8,892
Due from trust companies, banks and bankers.....	7,592,984	9,260,400	6,754,691	6,468,926

Specie	6,024,471	5,995,948	6,108,779	7,005,638
Legal tender notes and notes of national banks	580,945	326,945	361,005	356,475
Federal reserve notes	90,675	89,925	162,165	199,955
Cash items	1,796,521	3,074,646	2,292,206	4,726,357
Customers' liability on acceptances (per contra, see liabilities)	1,000,000	1,007,106	1,351,691	1,761,811
Assets not included in any of the above heads	294,637	560,388	402,432	6,317,205
Total resources	\$100,246,019	\$104,922,543	\$98,279,549	\$115,157,498

## LIABILITIES

Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value)	7,779,079	8,097,269	8,266,864	8,591,024
Preferred deposits, viz.:				
Due New York State savings banks	1,285,726	1,475,783	1,592,858	1,551,160
Due New York State savings and loan associations, credit unions and land bank	55,686	63,943	87,423	86,042
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	7,983,310	12,698,496	8,630,129	726,992
of Banks of the State of New York	943	910	899	899
of assets	234,448	278,717	280,337	200,519
bankers	75,203,192	73,618,439	70,725,465	92,679,805
a future date or authorized by commercial bankers	4,183,319	5,234,701	4,820,644	4,548,036
Other liabilities	1,000,000	1,007,106	1,351,691	1,761,811
	520,316	447,179	523,239	3,011,210
Total liabilities	\$100,246,019	\$104,922,543	\$98,279,549	\$115,157,498



20. THE COLUMBUS TRUST COMPANY, NEWBURGH

STEPHEN M. BULL, *President.*

EDWIN W. BARNES, *Vice-President.*

[76-78 Broadway; organised 1893]

WILLIAM D. BAGSHAW, *Vice-President.*

BARCLAY VAN CLEFT, *Secretary.*

HENRY M. LEONARD, *Treasurer.*

DIRECTORS

WALTER C. ANTHONY,

WILLIAM D. BAGSHAW,

EDWIN W. BARNES,

A. J. FOWLER,

BARCLAY VAN CLEFT,

ERIK S. LAGERQUIST,

JESSE BULL,

STEPHEN M. BULL,

HENRY M. LEONARD,

SAMUEL W. EAGER,

JOHN H. FLANAGAN,

F. J. L. KIEFER,

CORNELIUS H. MASTIN,

A. H. F. SEEGER,

STEPHEN SMITH.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$110,424	\$110,798	\$110,682	\$108,962
Private securities, market value.....	1,179,085	1,184,380	1,220,778	1,291,397
Real estate owned.....	98,515	98,614	103,909	103,909
Mortgages owned.....	695,957	699,367	711,967	707,262
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	58,958	40,799	40,750	32,410
Loans and discounts secured by other collateral.....	108,081	167,840	152,447	220,987
Loans, discounts and bills purchased not secured by collateral.....	467,664	511,330	536,461	532,420
Overdrafts.....	14	24	38	12
Due from trust companies, banks and bankers.....	302,860	312,955	372,062	312,820
Specie.....	60,880	67,944	41,347	65,600
Legal tender notes and notes of national banks.....	27,245	45,600	71,900	23,600
Federal reserve notes.....	6,000	5,000	5,000	3,000
Cash items.....	3,436	2,811	5,226	5,845
Assets not included in any of the above heads.....	34,241	31,235	37,289	20,563
Total resources.....	\$3,153,360	\$3,278,697	\$3,409,856	\$3,428,787

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	160,480	162,649	163,931	166,864
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	17,545	25,944	11,884	12,886
Due depositors, not preferred.....	2,797,185	2,926,442	3,078,103	3,086,570
Due to trust companies, banks and bankers.....	41,637	41,277	13,092	47,398
Other liabilities.....	36,513	22,385	42,846	15,069
Total liabilities.....	\$3,153,360	\$3,278,697	\$3,409,856	\$3,428,787

## 21. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.*G. J. BAUMANN, *Vice-President*

[1451 Broadway; organized 1906]

J. G. HEMERICH, *Secretary*J. C. WATSON, *Assistant Secretary.*

## DIRECTORS

KIMBALL C. ATWOOD,

WM. HARMAN BLACK,

H. D. NESSLER,

MARC KLAU,

H. M. SWETLAND,

G. J. BAUMANN,

GEORGE W. ELKINS,

FRANCIS D. GALLATIN,

KNEELAND MOORE,

R. R. MOORE.

A. L. ERLANGER,

JOHN F. GALVIN,

JOSEPH R. GRISMER,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$969,575	\$981,763	\$984,715	\$880,426
Private securities, market value.....	392,187	394,999	398,126	400,121
Real estate owned.....	198,994	198,994	198,994	199,162
Mortgages owned.....	.....	58,000	58,000	58,000
Loans and discounts secured by other collateral.....	715,769	899,460	961,284	981,741
Loans, discounts and bills purchased not secured by collateral.....	1,342,958	1,511,481	1,823,129	1,876,541
Overdrafts.....	3,937	1,946	3,019	5,914
Due from trust companies, banks and bankers.....	986,811	628,173	634,459	968,974
Specie.....	232,381	195,055	301,133	340,027
Legal tender notes and notes of national banks.....	25,500	82,350	20,000	40,000
Federal reserve notes.....	3,000	5,000	5,000	5,000
Cash items.....	24,443	48,933	26,308	39,601
Customers' liability on acceptances (per contra, see Liabilities).....	1,000	2,000	1,000	1,000
Assets not included in any of the above heads.....	75,455	83,061	75,965	93,588
Total resources.....	\$4,972,010	\$5,091,215	\$5,491,132	\$5,890,095

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	143,148	159,974	181,066	195,188
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	5,499	5,499	5,508	5,508
Deposits by the State of New York.....	200,000	185,000	175,000	222,000
Due depositors, not preferred.....	4,090,383	4,199,370	4,437,260	4,928,958
Due to trust companies, banks and bankers.....	12,504	14,040	12,123	14,741
Bills payable.....	.....	.....	150,000	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,000	2,000	1,000	1,000
Other liabilities.....	19,476	25,332	29,175	22,700
Total liabilities.....	\$4,972,010	\$5,091,215	\$5,491,132	\$5,890,095

## 22. CORTLAND TRUST COMPANY, CORTLAND

E. KEATOR, *President.*

[Organized 1916]

GEORGE V. CLARK, *Secretary.*FREDERICK R. WICKWARE, *Vice-President.*ROWLAND L. DAVIS, *Vice-President.*

## DIRECTORS

E. KEATOR, F. R. WICKWARE, A. A. CARLEY, GEO. V. CLARK, MYRON H. CROSLY,  
 SAMUEL KEATOR, A. H. WALCOTT, O. U. KELLOGG, J. C. SEAGAR, ALFRED H. BRYANT,  
 H. CORCORAN, CHAS. F. BROWN, THOS. SMITH, ROWLAND L. DAVIS, RALPH SMITH,  
 W. R. HALSTEAD, F. A. PURCHAS, JAMES H. STARIN,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 28, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	.....	\$98,750	\$265,924	\$263,641
Private securities, market value.....	.....	249,560	147,767	156,512
Real estate owned.....	.....	35,000	35,000	35,000
Mortgages owned.....	.....	22,500	37,200	41,725
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	37,541	43,364	57,718
Loans and discounts secured by other collateral.....	.....	130,081	137,169	179,110
Loans, discounts and bills purchased not secured by collateral.....	.....	436,125	455,693	382,224
Overdrafts.....	.....	1,934	6,676	4,643
Due from trust companies, banks and bankers.....	.....	122,562	82,348	112,513
Specie.....	.....	1,428	2,378	2,174
Legal tender notes and notes of national banks.....	.....	52,417	46,440	47,900
Cash items.....	.....	14,030	2,633	4,328
Assets not included in any of the above heads.....	.....	22,025	23,952	23,116
Total resources.....	.....	\$1,223,953	\$1,286,544	\$1,310,604

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	40,532	41,519	48,984
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	14,911	14,911	15,311
Due depositors, not preferred.....	957,176	1,018,134	1,031,702
Due to trust companies, banks and bankers.....	40	75	618
Other liabilities.....	11,294	11,905	13,989
Total liabilities.....	\$1,223,953	\$1,286,544	\$1,310,604

23. THE COUNTY TRUST COMPANY, WHITE PLAINS

JAMES F. HORAN, President.
DAVID CROMWELL, Vice-President.

[162-164 Main street; organized 1903]

JOSEPH H. MEAD, Secretary.
CORNELIUS R. AGNEW, Vice-President.

JAMES F. HORAN,
FREDERICK GELLER,
WILLIAM A. DUNCAN,

J. DOUGLASS MEAD,
ELIAS W. DUSENBERRY,
EDGAR PALMER,

RICHARD SUTRO,
JOSEPH H. MEAD,
WILSON BROWN, Jr.

CORNELIUS P. YOUNG,
CORNELIUS R. AGNEW,
JOHN J. RIKER,

DAVID CROMWELL,
RUSSELL MARSTON,
BENJAMIN W. LOEB.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$518,773	\$513,155	\$400,150	\$366,260
Private securities, market value.....	665,830	642,084	648,039	748,504
Real estate owned.....	80,000	80,000	80,000	80,000
Mortgages owned.....	601,508	615,808	593,626	597,694
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	55,267	53,032	63,596	65,707
Loans and discounts secured by other collateral.....	161,764	214,059	144,966	349,671
Loans, discounts and bills purchased not secured by collateral.....	43,385	57,137	69,828	78,450
Overdrafts.....	205	275	164	60
Due from trust companies, banks and bankers.....	264,500	228,725	565,761	272,111
Specie.....	9,021	11,776	11,995	12,987
Legal tender notes and notes of national banks.....	42,890	40,500	44,525	46,748
Federal reserve notes.....	.....	4,500	3,750	6,000
Cash items.....	2,674	5,418	2,686	5,661
Assets not included in any of the above heads.....	41,467	38,497	44,905	46,434
Total resources.....	\$2,487,284	\$2,504,966	\$2,673,991	\$2,676,287

## LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	169,926	171,492	176,882	184,650
Preferred deposits, viz.:				
Due New York State savings banks.....	45,223	60,484	66,780	62,251
Due New York State savings and loan associations, credit unions and land bank.....	5,176	6,388	1,064	39
Other deposits due as executor, administrator, guardian, receiver, trustee, depository.....	97,718	103,566	110,904	121,557
State of New York.....	56,000	50,000	50,000	56,000
Preferred.....	1,892,441	1,934,392	2,014,638	1,956,811
Companies, banks and bankers.....	57,955	26,285	90,849	145,941
Other liabilities.....	62,845	52,159	62,874	49,032
Total liabilities.....	\$2,487,284	\$2,504,966	\$2,673,991	\$2,676,287



## 24. EMPIRE TRUST COMPANY, NEW YORK CITY,

LE ROY W. BALDWIN, *President.*

[120 Broadway; organized 1902]

MYRON J. BROWN, *Secretary.*

HENRY P. TALMADGE, *Vice-President.*  
 FRANCIS HENDERSON, *Vice-President.*  
 FREDERICK L. ELDRIDGE, *Vice-President.*  
 WILLIAM H. ENGLISH, *Vice-President.*

W. BARTON BALDWIN, *Treasurer.*  
 EDWARD C. WILSON, *Assistant Treasurer.*  
 EUGENE MILLER, *Assistant Secretary.*

PAUL H. HUDSON, *Assistant Secretary.*  
 EDWARD A. LYON, *Assistant Secretary.*  
 BOYD G. CURTIS, *Trust Officer.*

## DIRECTORS

WILLIAM O. ALLISON,	C. VANDERBILT BARTON,	HENRY S. FLEMING,	ROBERT E. JENNINGS,	H. P. ROBBINS,
JULES S. BACHE,	T. COLEMAN DU PONT,	CLEMENT A. GRISCOM,	MINOR C. KEITH,	CHARLES M. SCHWAB.
LE ROY W. BALDWIN,	WILLIAM H. ENGLISH,	AUGUST HECKSCHER,	CHARLES H. ZEHNDER.	WILLIAM A. BRADFORD,
WILLIAM A. BARBER,	THOMAS F. SMITH	HENRY P. TALMADGE,	WARD E. PEARSON,	E. S. A. DE LIMA.

## RESOURCES

## Stock and bond investments, viz.:

Public securities, market value.....  
 Private securities, market value.....  
 Real estate owned.....  
 Mortgages owned.....  
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....  
 Loans and discounts secured by other collateral.....  
 Loans, discounts and bills purchased not secured by collateral.....  
 Overdrafts.....  
 Due from trust companies, banks and bankers.....  
 Specie.....  
 Legal tender notes and notes of national banks.....  
 Federal reserve notes.....  
 Cash items.....  
 Assets not included in any of the above heads.....

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Public securities, market value.....	\$4,320,085	\$4,341,995	\$6,787,967	\$8,040,643
Private securities, market value.....	6,177,043	7,042,418	6,831,670	5,227,077
Real estate owned.....	551,260	545,518	539,610	535,671
Mortgages owned.....	669,570	645,252	641,217	659,141
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	746,517	676,165	593,460	584,663
Loans and discounts secured by other collateral.....	10,956,680	13,243,266	12,558,080	15,267,775
Loans, discounts and bills purchased not secured by collateral.....	2,624,696	2,185,125	2,088,173	2,632,376
Overdrafts.....	86	8,148	3,316	3,496
Due from trust companies, banks and bankers.....	11,376,051	12,908,448	11,747,000	11,271,803
Specie.....	1,582,637	1,746,674	1,766,172	1,815,055
Legal tender notes and notes of national banks.....	290,330	255,350	323,462	287,980
Federal reserve notes.....	24,825	25,080	40,000	67,000
Cash items.....	4,873	6,196	5,221	60,807
Assets not included in any of the above heads.....	501,613	531,312	635,455	658,301
Total resources.....	\$39,826,266	\$44,160,947	\$44,560,803	\$47,111,788

LIABILITIES

Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	1,401,762	1,428,749	1,497,952	1,602,916
Preferred deposits, viz.:				
Due New York State savings banks.....	1,658,770	1,454,448	1,352,276	1,524,097
Due New York State savings and loan associations, credit unions and land bank.....				5,321
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,200,849	2,327,521	1,722,391	2,501,428
Deposits by the State of New York.....	734,000	660,000	550,000	1,684,799
Deposits by the Superintendent of Banks of the State of New York.....	680,469	600,010	404,223	417,412
Other deposits secured by pledge of assets.....	22,500	22,511	22,481	22,481
Due depositor, not preferred.....	27,431,159	31,178,898	32,402,864	32,400,193
Due to trust companies, banks and bankers.....	4,994,399	4,834,550	4,880,812	5,154,827
Other liabilities.....	202,358	94,260	227,804	298,314
Total liabilities.....	\$39,826,266	\$44,160,947	\$44,560,803	\$47,111,788

25. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, <i>President.</i>	[37 Wall street; chartered 1871 as Traders' Deposit Company]	RICHARD R. HUNTER, <i>Secretary.</i>
HENRY E. COOPER, <i>Vice-President.</i>	H. MERCER WALKER, <i>Treasurer.</i>	SAMUEL ARMSTRONG, <i>Assistant Secretary.</i>
FREDERICK W. FULLE, <i>Vice-President.</i>	CARLETON BUNCE, <i>Assistant Treasurer.</i>	JOSEPH N. BABCOCK, <i>Assistant Secretary.</i>
HEMAN DOWD, <i>Vice-President.</i>	HERMAN J. COOK, <i>Assistant Treasurer.</i>	WILLIAM J ECK, <i>Assistant Secretary.</i>
LYMAN RHODES, <i>Vice-President.</i>	CHARLES H. MARFIELD, <i>Assistant Treasurer.</i>	WORCESTER BOUCK, <i>Assistant Secretary.</i>
GEO. L. LE BLANC, <i>Vice-President.</i>	ARTHUR A. MILLER, <i>Assistant Treasurer.</i>	DUNCAN P. SQUIRE, <i>Assistant Secretary.</i>
MORRIS K. PARKER, <i>Vice-President.</i>		ROLAND P. JACKSON, <i>Trust Officer.</i>
<p style="text-align: center;">TRUSTEES</p>		
CHARLES B. ALEXANDER, PAUL D. CRAVATH,	HARRY BRONNER,	GEORGE W. MURRAY,
ALBERT B. BOARDMAN, THOMAS DWITT CUYLER, EDWARD T. JEFFERY,		F. W. M. CUTCHEON,
ROBERT C. CLOWRY, FREDERICK W. FULLE, BRADISH JOHNSON,		WINSLOW S. PIERCE,
HENRY E. COOPER, ROBERT GOELET, OTTO H. KAHN,		LYMAN RHOADES,
FREDERIC R. COUDERT, CHARLES HAYDEN,		HENRY R. WINTHROP,
		HUNTER S. MARSTON,
		HENRY E. HUNTINGTON.
	ALVIN W. KRECH,	HENRY H. PIERCE,
	CHARLES G. MEYER,	

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$5,317,323	\$9,439,499	\$9,125,230	\$10,342,898
Private securities, market value.....	26,222,614	23,084,183	24,269,474	21,690,800
Real estate owned.....	3,653,209	3,650,994	3,650,994	3,648,734
Mortgages owned.....	2,440,939	2,360,752	2,929,542	2,899,292
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	156,900	171,900	165,435	215,435
Loans and discounts secured by other collateral.....	57,555,690	65,397,255	53,752,957	63,975,540
Loans, discounts and bills purchased not secured by collateral.....	13,740,985	8,679,313	9,580,616	11,375,562
Overdrafts.....	17,245	94,080	66,224	54,552
Due from trust companies, banks and bankers.....	31,212,675	24,467,869	26,225,408	20,080,691
Specie.....	9,089,076	9,084,672	8,701,672	8,956,907
Legal tender notes and notes of national banks.....	848,695	716,298	818,128	796,160
Federal reserve notes.....	86,960	56,192	46,800	55,045

Cash items	236,140	558,184	638,445	468,466
Customers' liability on acceptances (per contra, see Liabilities)	6,676,772	6,930,765	7,021,575	12,622,614
Assets not included in any of the above heads	10,703,000	16,037,481	23,127,079	27,329,575
<b>Total resources</b>	<b>\$167,938,232</b>	<b>\$170,709,437</b>	<b>\$170,119,639</b>	<b>\$184,512,931</b>
<b>LIABILITIES</b>				
Capital	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value)	9,684,611	9,813,389	10,223,267	10,465,207
Preferred deposits, viz.:				
Due New York State savings banks	3,154,052	3,126,354	3,391,351	4,316,943
Due New York State savings and loan associations, credit unions and land bank	16,312	17,027	17,857	21,557
administrator, guardian, receiver, trustee,				
of Banks of the State of New York	15,958,399	13,240,388	10,146,875	11,239,640
of assets	3,211	3,135	11,106	2,490
	88,017	88,014	88,011	88,011
	33,754	23,415		33,927
bankers	105,348,784	115,614,385	117,614,543	125,341,469
future date or authorized by commercial	21,186,341	18,092,573	17,853,291	16,617,308
letters of credit	6,676,772	6,930,765	7,021,575	12,622,614
Other liabilities	2,787,979	759,992	751,763	763,775
<b>Total liabilities</b>	<b>\$167,938,232</b>	<b>\$170,709,437</b>	<b>\$170,119,639</b>	<b>\$184,512,931</b>

26. ERIE COUNTY TRUST COMPANY, EAST AURORA

ABBOTT S. GRIGGS, *President.* [Organized 1916] CHARLES H. NORTON, *Secretary.*  
GEORGE E. MERRILL, *Vice-President,* WILLIAM TACKBARY, *Vice-President,* VINCENT RAGAN, *Assistant Secretary.*

DIRECTORS

FAY H. BALL, FRANK D. KELSEY, Wm. S. BUTLIN, GEO. E. MERRILL, F. HENRY FULLER,  
CHARLES W. DIEMER, LOUIS H. MONCHOW, Wm. TACKBARY, SILAS W. WILLIAMS, ABBOTT S. GRIGGS,  
B. FRANK WEBSTER, EUGENE E. GODFREY, PERRY E. WURST, SAMUEL A. WILLIAMS, GEO. H. VAN KEUREN.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	.....	\$59,452	\$69,501	\$80,204
Private securities, market value.....	.....	94,317	104,126	119,006
Real estate owned.....	.....	19,015	19,015	19,015
Mortgages owned.....	.....	31,025	56,700	77,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	4,300	3,700	3,200
Loans and discounts secured by other collateral.....	.....	65,812	73,117	75,168
Loans, discounts and bills purchased not secured by collateral.....	.....	302,187	278,890	275,006
Overdrafts.....	.....	239	223	312
Due from trust companies, banks and bankers.....	.....	187,470	112,744	94,918
Specie.....	.....	11,980	12,175	12,174
Legal tender notes and notes of national banks.....	.....	13,743	9,386	8,307
Federal reserve notes.....	.....	155	.....	.....
Cash items.....	.....	318	333	556
Assets not included in any of the above heads.....	.....	6,608	9,898	8,942
Total resources.....	.....	\$796,616	\$749,308	\$769,408

LIABILITIES

Capital.....	.....	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	.....	40,346	42,337	43,077
Preferred deposits, viz.:				
Due New York State savings banks.....	.....		25,000	25,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	.....	125	135	215
Deposits by the State of New York.....	.....	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	.....	17,754	17,970	18,162
Due depositors, not preferred.....	.....	622,014	544,237	561,557
Other liabilities.....	.....	1,377	4,629	6,397
Total liabilities.....	.....	\$796,616	\$749,308	\$769,408

## 27. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

EDWIN S. MARSTON, *President*. [16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company] AUGUSTUS V. HEELY, *Secretary*.  
 CORNELIUS R. AGNEW, *Vice-President*, J. HERBERT CASE, *Vice-President*, WILLIAM A. DUNCAN, *Assistant Secretary*,  
 SAMUEL SLOAN, *Vice-President*, HORACE F. HOWLAND, *Assistant Secretary*, ROBERT E. BOYD, *Assistant Secretary*,  
 WILLIAM B. CARDOZO, *Vice-President*, EDWIN GIBBS, *Assistant Secretary*.

## DIRECTORS

CHARLES A. PEABODY, FRANCIS M. BACON, JR., EDWIN S. MARSTON, BEEKMAN WINTHROP, HENRY HENTZ,  
 WM. WALDORF ASTOR, SAMUEL SLOAN, HENRY R. TAYLOR, MOSES TAYLOR PYNE, ARCHIBALD D. RUSSELL,  
 OGDEN MILLS, JOHN J. RIKER, THOMAS THACHER, J. WILLIAM CLARK, PARKER D. HANDY,  
 FRANKLIN D. LOCKE, ANTON A. RAVEN, ROBERT L. GERRY.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$24,383,409	\$25,418,084	\$22,832,535	\$22,450,337
Private securities, market value.....	27,731,515	29,016,678	28,668,333	25,773,524
Real estate owned.....	3,639,000	3,615,000	3,615,000	3,615,000
Mortgages owned.....	1,921,919	1,850,569	1,851,789	1,818,139
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	33,000	31,800	31,800	31,800
Loans and discounts secured by other collateral.....	32,456,593	36,200,879	40,450,802	41,628,194
Loans, discounts and bills purchased not secured by collateral.....	32,303,727	35,198,830	38,377,823	43,906,477
Overdrafts.....	387	1,037	408	387
Due from trust companies, banks and bankers.....	28,759,181	22,809,940	30,710,036	29,924,003
Specie.....	11,426,024	11,982,064	12,232,017	12,632,062
Legal tender notes and notes of national banks.....	324,300	345,700	386,300	474,500
Federal reserve notes.....	60,000	64,000	69,500	97,000
Cash items.....	.....	28	.....	.....
Customers' liability on acceptances (per contra, see Liabilities).....	2,733,435	4,728,784	7,399,601	8,097,941
Assets not included in any of the above heads.....	1,588,737	1,738,293	1,933,538	1,917,864
Total resources.....	\$167,361,227	\$173,001,686	\$188,559,482	\$192,367,228

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	7,506,691	7,834,942	8,205,889	8,628,126
Preferred deposits, viz.:				
Due New York State savings banks.....	4,691,052	4,911,140	4,040,089	4,053,326
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,857,704	3,332,451	10,847,338	17,190,411
Due depositors, not preferred.....	134,893,782	142,846,254	148,030,670	154,027,904
Due to trust companies, banks and bankers.....	11,931,770	7,214,905	7,164,690	6,741,530
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	2,733,435	4,728,784	7,399,601	8,097,941
Other liabilities.....	1,746,793	1,133,210	1,871,205	2,627,990
Total liabilities.....	\$167,361,227	\$173,001,686	\$188,559,482	\$192,367,228



## 28. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

FRANKLIN D. LOCKE, *President*, [284 Main street; organized 1893] FRANK W. ALDERMAN, *Secretary*.GEORGE C. MILLER, *Vice-President*, WALTER L. CURTISS, *Assistant Secretary*, PERRY E. WURST, *Treasurer*.

## TRUSTEES

FRANK W. ALDERMAN,	WILLIS O. CHAPIN,	FRANKLIN D. LOCKE,	GEORGE L. WILLIAMS,	WILLIAM A. DOUGLASS,
CASSIUS M. CARRIER,	HOWARD A. FORMAN,	GEORGE C. MILLER,	ROBERT W. POMEROY,	CHARLES B. SEARS,
JOHN S. ROBERTSON,	ROBERT K. ROOT,	EDWARD McM. MILLS,	HARRY T. RAMSDELL,	CHARLES A. WHITE,
CHARLES L. GURNEY,			PERRY E. WURST,	

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$662,101	\$661,458	\$661,558	\$599,361
Private securities, market value.....	6,047,213	6,280,616	6,804,197	6,932,728
Real estate owned.....	750,000	750,000	750,000	750,000
Mortgages owned.....	746,517	986,391	1,007,142	1,037,414
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	94,750	120,125	107,050	89,150
Loans and discounts secured by other collateral.....	2,991,677	2,439,200	2,691,577	2,765,924
Loans, discounts and bills purchased not secured by collateral.....	292,047	409,549	424,301	517,777
Overdrafts.....	272	99	67	121
Due from trust companies, banks and bankers.....	1,584,955	2,346,359	1,745,143	2,391,325
Specie.....	183,023	195,218	211,191	236,103
Legal tender notes and notes of national banks.....	225,825	207,357	201,065	220,836
Federal reserve notes.....	5,200	4,000	4,000	6,000
Cash items.....	59,376	94,876	45,071	79,366
Customers' liability on acceptances (per contra, see Liabilities).....	570			
Assets not included in any of the above heads.....	138,962	102,361	140,961	138,537
Total resources.....	\$13,783,088	\$11,597,609	\$11,802,923	\$15,761,705

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) ..	502,774	504,921	529,528	530,153
Preferred deposits, viz.:				
Due New York State savings banks.....	379,811	381,237	381,420	382,282
Due New York State savings and loan associations, credit unions and land bank.....	63,980	31,554	51,750	47,704
Administrator, guardian, receiver, trustee, ..				
k.....	480,164	673,029	607,202	572,185
Banks of the State of New York.....	376,000	326,000	255,000	285,000
of assets.....	5,000	5,000	5,000	68
bankers.....	286,183	248,098	200,507	209,215
future date or authorized by commercial ..	10,553,142	11,039,265	11,080,696	12,279,980
.....	539,384	860,309	907,373	752,810
Other liabilities.....	570	.....	.....	.....
.....	96,070	28,198	94,493	86,358
Total liabilities.....	\$13,783,088	\$14,597,609	\$14,802,923	\$15,704,705

## 29. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.*

[1 Hudson street; organized 1907 as the Irving Trust Company]

ANDREW H. MARRS, *Secretary.*JOHN W. NIX, *Vice-President.*ARTHUR W. MCELLEN, *Assistant Secretary.*STEPHEN I. VIELE, *Assistant Secretary.*GEORGE HENRY SARGENT, *Vice-President.*

## DIRECTORS

JAMES BUTLER, W. J. FULLERTON,

HENRY KROGER,

JOHN W. NIX,

EDWARD H. TITUS,

SAMUEL S. CONOVER,

FRANK A. HORNE,

ANDREW H. MARRS,

JOHN A. PHILBRICK,

D. W. WHITMORE, JR.

SAMUEL CROOKS, VINCENT S. MUIFORD,

CHARLES H. MATTLAGE,

ALEXANDER M. POWELL,

JOHN O. WILLIAMS,

WILLIAM C. DEMOREST, ADOLPH KASTOR,

CHARLES E. RUSHMORE,

STEPHEN K. REED,

WILLIAM ZIEGLER, JR.

CHARLES F. DROSTE, JAMES H. KILLOUGH,

EDWARD E. MOBERLY,

GEORGE H. SARGENT,

STEPHEN L. VIELE,

HAMPDEN E. TENER,

## RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

on acceptances (per contra, see Liabilities).....

in any of the above heads.....

Total resources.....

	Statement of condition. March 17, 1916	Statement of condition. June 30, 1916	Statement of condition. Sept. 20, 1916	Statement of condition. Nov. 20, 1916
Public securities, market value.....	\$505,697	\$778,443	\$658,324	\$612,352
Private securities, market value.....	1,969,298	1,980,159	1,979,720	2,038,955
Real estate owned.....	5,101	5,000	5,000	5,000
Mortgages owned.....	606,000	606,000	606,000	606,000
Loans and discounts secured by other collateral.....	1,136,167	1,508,013	1,842,960	2,272,899
Loans, discounts and bills purchased not secured by collateral.....	4,391,572	5,009,872	4,634,600	4,915,130
Overdrafts.....	2	2	11,912	960
Due from trust companies, banks and bankers.....	3,646,222	2,219,855	2,652,114	2,062,167
Specie.....	570,335	753,528	733,136	789,839
Legal tender notes and notes of national banks.....	60,767	84,090	77,078	105,332
Federal reserve notes.....	4,000	5,000	3,000	10,000
Cash items.....	439,905	900,584	477,383	717,248
on acceptances (per contra, see Liabilities).....	170,000	55,100	50,000	33,333
in any of the above heads.....	80,013	66,117	84,768	76,689
Total resources.....	\$13,575,077	\$14,061,763	\$13,815,905	\$14,244,904

## LIABILITIES

Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value) .....	1,230,276	1,210,330	1,250,406	1,259,880
Preferred deposits, viz.:				
Due New York State savings banks .....	752,272	862,207	869,485	870,724
administrator, guardian, receiver, trustee, .....				
work .....	23,544	10,957	30,011	42,585
of assets .....	25,000	25,000	20,000	.....
.....	11,911	.....	13,281	31,294
bankers .....	.....	12,799	.....	.....
future date or authorised by commercial .....	9,095,875	9,818,392	9,412,292	9,933,618
letters of credit .....	1,168,906	977,185	1,062,613	939,820
Other liabilities .....	170,000	55,100	50,000	33,323
.....	97,293	89,793	107,907	133,650
Total liabilities ..	\$13,575,077	\$14,061,763	\$13,815,995	\$14,244,904

## 30. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JOHN CRAIG POWERS, *President*.  
EDWARD BAUSCH, *Vice-President*,

(2 W. Main street; organized 1908)

GEORGE J. KEYES, *Vice-President*.  
EDWARD P. VOLLERTSEN, *Secretary*.

## DIRECTORS

JAMES E. BOOTH, JOSEPH MICHAELS,  
WALTER W. POWERS, GUSTAV ERBE,  
J. J. L. FRIEDERICH, EDWARD BAUSCH,  
ABRAM J. KATZ, WILLIAM R. SEWARD,

HERBERT J. WINN,  
WALTER S. HUBBELL,  
GEORGE J. KEYES,  
EDGAR N. CURTICE,

WM. A. E. DRESCHER,  
JAMES C. DRYER,  
JOSEPH FARLEY,  
ALBERT B. EASTWOOD

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
market value.....	\$129,341	\$190,242	\$284,000	\$322,790
market value.....	4,045,354	4,185,799	4,242,559	4,426,828
secured by bond and mortgage, deed or other real estate	1,739,572	1,791,275	1,768,575	1,825,625
Loans and discounts secured by other collateral.....	294,086	238,016	202,609	247,174
Loans, discounts and bills purchased not secured by collateral.....	2,410,344	2,398,855	2,893,540	2,771,513
Overdrafts.....	146,669	156,772	156,968	189,476
Due from trust companies, banks and bankers.....	28	128	224	118
Specie.....	366,781	656,070	930,915	852,945
Legal tender notes and notes of national banks.....	311,000	319,980	320,124	334,589
Federal reserve notes.....	20,000	30,000	30,000	30,000
Cash items.....	68,930	500	7,465	770
Assets not included in any of the above heads.....	62,967	104,948	15,861	19,991
Total resources.....	\$10,096,062	\$10,150,768	\$10,446,904	\$11,045,847

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	270,904	298,907	295,507	340,159
Preferred deposits, viz.:				
Due New York State savings banks.....	80,000	80,916	80,000	80,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	316,339	363,607	376,636	602,500
Deposits by the State of New York.....	170,000	143,000	131,000	151,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Due depositors, not preferred.....	8,873,498	8,939,745	9,170,784	9,384,872
Due to trust companies, banks and bankers.....	66,836	68,910	61,189	95,241
Other liabilities.....	113,455	50,683	126,797	192,575
Total liabilities.....	\$10,086,032	\$10,150,768	\$10,446,904	\$11,045,847

31. THE FIRST TRUST COMPANY OF TONAWANDA, TONAWANDA

HENRY P. SMITH, *President.*  
T. J. WILSON, *Vice-President.*

[Main and Niagara streets; organized 1916]  
W. R. MARTIN, *Treasurer.*

E. HERBERT SMITH, *Secretary.*  
M. L. SNYDER, *Assistant Secretary*

DIRECTORS

WALTER P. COOKE,      FRED ENGELKING,  
T. J. WILSON,

GEO. F. RAND,  
J. G. JOSEPH.

HENRY P. SMITH,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	.....	.....	\$109,500	\$159,544
Private securities, market value.....	.....	.....	797,260	1,096,977
Real estate owned.....	.....	.....	40,000	40,000
Mortgages owned.....	.....	.....	.....	20,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	.....	39,565
Loans and discounts secured by other collateral.....	.....	.....	1,036,820	1,732,186
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	1,494,680	1,209,684
Overdrafts.....	.....	.....	211	98
Due from trust companies, banks and bankers.....	.....	.....	911,079	262,221
Specie.....	.....	.....	24,746	27,662
Legal tender notes and notes of national banks.....	.....	.....	55,000	97,928
Federal reserve notes.....	.....	.....	1,000	4,000
Cash items.....	.....	.....	2,579	6,109
Assets not included in any of the above heads.....	.....	.....	14,202	7,502
Total resources.....	.....	.....	\$4,487,077	\$4,703,676

## LIABILITIES

Capital.....	.....	.....	.....	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	.....	.....	.....	646,314	652,115
Preferred deposits, viz.:					
Due New York State savings and loan association, credit unions and land bank.....	.....	.....	.....	.....	12,193
Deposits by the State of New York.....	.....	.....	.....	175,000	300,000
Due depositors, not preferred.....	.....	.....	.....	3,053,944	3,131,286
Due to trust companies, banks and bankers.....	.....	.....	.....	19,719	10,281
Bills payable.....	.....	.....	.....	50,000	50,000
Other liabilities.....	.....	.....	.....	42,100	47,801
Total liabilities.....	.....	.....	.....	\$4,487,077	\$4,703,676



## 32. FRANKLIN TRUST COMPANY, BROOKLYN

ARTHUR KING WOOD, *President*, [166 Montague street; organized 1888] CLINTON W. LUDLUM, *Secretary*.  
 EDWARD C. DELAFIELD, *Vice-President*, THORNTON GERRISH, *Trust Officer*, PHILIP L. WATKINS, *Assistant Secretary*,  
 WM. J. MONTGOMERY, *Assistant Secretary*, ROBERT G. PEACE, *Assistant Secretary*, CLARENCE M. FINCKE, *Assistant Secretary*,  
 J. C. TRAPHAGEN, *Assistant Secretary*.

## TRUSTEES

WILLIAM ALLEN BUTLER, FRANK DAY TUTTLE, JOHN H. ISELIN, GRISWOLD A. THOMPSON, HENRY BRUERE,  
 CHARLES B. DENNY, ARTHUR KING WOOD, A. LUDLOW KRAMER, R. BAYARD CUTTING, ALLEN CURTIS,  
 CROWELL HADDEN, EDWARD C. DELAFIELD, R. STUYV. PIERREPONT, MARTIN JOOST, MURRAY W. DODGE,  
 CHARLES J. PEABODY, HENRY R. HAYES, WM. M. RAMSAY, R. WALTER LEIGH, GEO. HEWLETT,  
 JAMES H. POST, JAMES IMBRIE, WM. G. LOW, JR., CHARLES K. BEEKMAN, WILLIAM G. LOW.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$4,214,596	\$4,714,273	\$3,952,478	\$3,944,792
Private securities, market value.....	6,931,340	5,988,615	4,769,397	4,632,050
Real estate owned.....	528,000	528,000	528,000	528,000
Mortgages owned.....	991,885	887,150	918,450	887,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	57,000	87,200	101,900	101,289
Loans and discounts secured by other collateral.....	6,710,863	6,341,957	7,277,788	9,256,696
Loans, discounts and bills purchased not secured by collateral.....	2,032,498	1,841,782	1,391,895	1,886,642
Overdrafts.....	149	307	239	146
Due from trust companies, banks and bankers.....	2,861,929	1,534,912	2,800,862	2,881,497
Specie.....	1,739,232	1,738,533	1,522,054	1,741,716
Legal tender notes and notes of national banks.....	125,190	241,685	287,765	317,900
Federal reserve notes.....	7,225	12,280	5,190	6,508

Cash items .....	510,003	1,040,592	406,359	918,803
Customers' liability on acceptances (per contra, see Liabilities) .....	65,606	9,000	25,000	715,000
Assets not included in any of the above heads .....	192,425	170,213	177,930	172,526
Total resources .....	\$26,973,941	\$25,136,499	\$24,255,307	\$27,440,015

## LIABILITIES

Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value) .....	1,311,424	1,301,338	1,337,141	1,445,185
Preferred deposits, viz.:				
Due New York State savings banks .....	2,272,739	2,193,531	2,156,080	2,202,486
Due New York State savings and loan associations, credit unions and land bank .....	488	962	359	280
us as executor, administrator, guardian, receiver, trustee, depositary .....				
State of New York .....	233,488	224,980	273,658	202,734
cured by pledge of assets .....	425,000	330,000	295,000	375,000
Due depositors, not preferred .....	367,346	350,926	349,639	419,161
Due to trust companies, banks and bankers .....	19,154,953	17,847,471	17,147,095	19,412,085
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	1,846,792	1,659,571	1,557,347	1,600,229
Other liabilities .....				
..	65,606	11,350	25,000	715,000
..	208,105	116,870	114,088	60,855
Total liabilities .....	\$26,973,941	\$25,136,499	\$24,255,307	\$27,440,015

## 33. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*, [149 Broadway; organized 1887 as the Real Estate Trust Company of N. Y.] CHARLES M. VAN KLEECK, *Secretary*.H. H. CAMMANN, *Vice-President*,HENRY W. REIGHLEY, *Vice-President*.ARTHUR J. MORRIS, *Assistant Secretary*.

## TRUSTEES

HENRY C. SWORDS,	JAMES S. ALEXANDER,	CHARLES SCRIBNER,	ALFRED E. MARLING,	CHARLES M. NEWCOMBE,
H. H. CAMMANN,	LISPENARD STEWART,	J. R. ROOSEVELT,	RICHARD H. WILLIAMS,	ROBERT L. GERRY,
HENRY W. REIGHLEY,	HENRY LEWIS MORRIS,	FRANK S. WITHERBEE,	HOWLAND PELL,	JOHN D. PEABODY.
CHARLES C. BURKE,	EDWIN A. CRUIKSHANK,	ROBERT GOELET,	ARCHIBALD D. RUSSELL,	EDWARD DWITT.
HENRY K. POMROY,	CHARLES S. BROWN,	FREDERIC DUP. FOSTER,	ARTHUR D. WEEKES,	

## RESOURCES

## Stock and bond investments, viz.:

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Public securities, market value.....	\$336,090	\$409,217	\$342,590	\$336,965
Private securities, market value.....	1,749,103	1,754,445	1,774,620	1,857,934
Mortgages owned.....	536,000	526,000	521,000	494,000
Loans and discounts secured by other collateral.....	5,149,420	6,413,400	6,601,250	6,626,125
Loans, discounts and bills purchased not secured by collateral.....	80,500	49,500	104,500	109,525
Overdrafts.....	17,760	21,520	22,837	24,623
Due from trust companies, banks and bankers.....	1,356,102	877,198	838,809	1,072,274
Specie.....	627,380	770,092	751,225	816,030
Legal tender notes and notes of national banks.....	55,191	55,210	68,800	61,169
Federal reserve notes.....	7,000	10,000	8,000	35,000
Assets not included in any of the above heads.....	55,603	33,233	67,279	67,747
Total resources.....	\$9,970,149	\$10,919,815	\$11,100,910	\$11,501,392

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	702,595	685,877	697,112	721,724

Preferred deposits, viz.:				
Due New York State savings banks.....	27,434	27,709	27,850	28,058
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	258,603	366,918	342,856	336,262
Deposits by the State of New York.....	50,000	50,000	45,111	50,000
Other deposits secured by pledge of assets.....	40,811	37,685	36,746	36,247
Due depositors, not preferred.....	8,327,590	9,206,362	9,357,725	9,680,524
Due to trust companies, banks and bankers.....	12,805	33,172	38,007	47,467
Other liabilities.....	50,311	12,092	55,503	101,110
Total liabilities.....	\$9,970,149	\$10,919,815	\$11,100,910	\$11,501,392

## 34. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President*,

[21 Exchange street; organised 1901]

HERBERT C. HOWLETT, *Secretary*.CHARLES H. PALMER, *Vice-President*,ALEXANDER T. SIMPSON, *Assistant Secretary*.

## DIRECTORS

JOHN F. ALDEN, CHARLES A. DEWEY, HIRAM R. WOOD, CLINTON ROGERS,  
 CHARLES C. BEAHAN, WILLIAM B. HALE, AMOS P. MACK, M. S. SANDFORD,  
 R. TITUS COAN, FRANK H. HAMLIN, W. HENRY MATHEWS, JOHN S. SHEPPARD,  
 AUG. J. CUNNINGHAM, ALEX. B. LAMBERTON, CHAS. H. PALMER, DARRELL D. SULLY,  
 HENRY T. WILLIAMS, T. E. BASTIAN, PHILIP H. YAWMAN,

MONROE WHEELER,  
 V. F. WHITMORE,  
 JOHN C. WINTERS,  
 WILLIAM W. WEBB,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$562,980	\$569,583	\$601,364	\$663,350
Private securities, market value.....	4,364,635	4,253,570	4,306,604	4,411,581
Real estate owned.....	98,700	98,700	98,700	98,700
Mortgages owned.....	710,927	711,208	711,265	718,660
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	178,308	179,762	110,203	128,362
Loans and discounts secured by other collateral.....	1,099,996	1,131,149	1,292,611	1,197,639
Loans, discounts and bills purchased not secured by collateral.....	744,128	719,113	706,291	925,118
Overdrafts.....	1,119	947	844	758
Due from trust companies, banks and bankers.....	822,024	1,089,756	862,744	822,821
Specie.....	184,740	110,420	140,840	147,709
Legal tender notes and notes of national banks.....	193,790	203,170	217,367	232,151
Federal reserve notes.....	500	400	4,000	3,000
Cash items.....	15,856	42,327	6,730	28,331
Assets not included in any of the above heads.....	89,004	58,410	99,604	87,467
Total resources.....	\$9,016,702	\$9,168,515	\$9,219,167	\$9,405,042

LIABILITIES

Capital.....	\$100,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	118,207	128,029	141,231	221,495
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	107,930	121,864	120,296	114,032
Deposits by the State of New York.....	106,000	95,000	80,000	105,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Due depositors, not preferred.....	8,163,039	8,280,632	8,272,361	8,309,772
Due to trust companies, banks and bankers.....	16,924	6,388	4,077	60,342
Other liabilities.....	99,602	31,602	96,202	155,001
Total liabilities.....	\$9,016,702	\$9,168,515	\$9,219,167	\$9,465,642

## 35. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*

[152 Glen street; organized 1897]

A. EUGENE MASON, *Treasurer.*JAMES McPHILLIPS, *Vice-President.*WINFIELD A. HUPPUCH, *Vice-President.*

## DIRECTORS

EDWARD M. ANGELL, HARRY E. FLOYD, WINFIELD A. HUPPUCH, A. EUGENE MASON, DANIEL H. COWLES,  
 ADDISON B. COLVIN, MARION H. FRASIER, GEORGE M. MEAD, GEORGE N. OSTRANDER, A. B. COUNTRYMAN,  
 CHARLES H. CARSON, W. IRVING GRIFFING, D. McLAUGHLIN, WILLIAM H. PARKER, HARRIS S. MASON,  
 CHARLES F. EVEREST, JOSEPH GOODFELLOW, JAMES McPHILLIPS, JOSEPH E. SAWYER, EPHRIAM B. POTTER,  
 E. M. GARNAR, Jr., PATRICK MOYNEHAN, JOHN H. SHEEHAN.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$25,663	\$25,663	\$25,663	\$25,663
Private securities, market value.....	7,300	7,300	7,300	7,300
Real estate owned.....	53,684	54,666	54,733	54,734
Mortgages owned.....	93,241	91,241	65,543	66,368
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	180,343	204,406	157,573	200,710
Loans and discounts secured by other collateral.....	112,786	132,737	126,702	89,805
Loans, discounts and bills purchased not secured by collateral.....	576,575	510,647	503,999	536,020
Overdrafts.....	329	688	554	397
Due from trust companies, banks and bankers.....	77,512	66,258	73,968	74,683
Specie.....	6,667	8,104	8,255	8,041
Legal tender notes and notes of national banks.....	21,778	20,839	14,996	12,265
Federal reserve notes.....	.....	700	.....	.....
Cash items.....	2,071	2,443	2,321	3,708
Assets not included in any of the above heads.....	20,171	21,834	74,180	29,729
Total resources.....	\$1,178,120	\$1,147,526	\$1,115,787	\$1,109,423

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	169,809	158,794	161,477	162,657
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	15,132	27,001	30,288	27,253
Deposits by the State of New York.....	111,000	106,500	101,000	111,000
Deposits by the Superintendent or Banks of the State of New York.....	5,000	5,000	5,000	2,500
Due depositors, not preferred.....	724,445	691,313	683,700	681,696
Due to trust companies, banks and bankers.....	15,333	29,250	18,540	15,268
Bills payable.....	31,500	26,500	10,000	
Other liabilities.....	5,901	3,168	5,782	9,049
Total liabilities.....	\$1,178,120	\$1,147,526	\$1,115,787	\$1,109,423



36. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

CHARLES H. SABIN, <i>President.</i>	[140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company.]	F. W. ELLSWORTH, <i>Secretary.</i>
CHARLES M. BILLINGS, <i>Vice-President,</i>	W. C. EDWARDS, <i>Vice-President,</i>	ROBERT H. COX, <i>Assistant Secretary,</i>
WILLIAM C. POTTER, <i>Vice-President,</i>	E. C. HEBBARD, <i>Vice-President,</i>	ARTHUR R. JONES, <i>Assistant Secretary,</i>
WILLIAM C. LANE, <i>Vice-President,</i>	N. D. JAY, <i>Vice-President,</i>	L. S. CRITCHELL, <i>Assistant Secretary,</i>
MAX MAY, <i>Vice-President,</i>	ALBERT BRETON, <i>Vice-President,</i>	EDWARD S. MOORE, <i>Assistant Secretary,</i>
LEWIS B. FRANKLIN, <i>Vice-President,</i>	L. B. FRANKLIN, <i>Vice-President,</i>	H. A. DUNCAN, <i>Assistant Secretary,</i>
JAMES M. PRATT, <i>Vice-President,</i>	E. W. STETSON, <i>Vice-President,</i>	R. B. F. RANDOLPH, <i>Assistant Secretary,</i>
WILLIAM C. COX, <i>Vice-President,</i>	WILLIAM P. CONWAY, <i>Vice-President,</i>	G. W. WILLIAMSON, <i>Assistant Secretary,</i>
GRAYSON M. P. MURPHY, <i>Vice-President,</i>	N. D. PUTNAM, <i>Treasurer,</i>	MORRIS J. DUMONT, <i>Assistant Secretary,</i>
WILLIAM C. EDWARDS, <i>Vice-President,</i>	LOUIS D. STANTON, <i>Assistant Treasurer,</i>	F. J. H. SUTTON, <i>Trust Officer,</i>
JOHN J. LEWIS, <i>Vice-President,</i>	G. J. GEER, Jr., <i>Assistant Treasurer,</i>	R. J. F. ALLEN, <i>Assistant Trust Officer,</i>
HAROLD STANLEY, <i>Vice-President,</i>	F. C. HARRIMAN, <i>Assistant Secretary,</i>	F. T. SHERMAN, <i>Assistant Trust Officer.</i>
	WALTER MEACHAM, <i>Assistant Secretary,</i>	

DIRECTORS

EDWARD J. BERWIND,	DANIEL GUGGENHEIM,	THOMAS W. LAMONT,	CHARLES H. ALLEN,	W. AVERELL HARRIMAN,
T. DEWITT CUYLER,	ALEX. J. HEMPHILL,	WILLIAM C. LANE,	WILLIAM C. POTTER,	GRAYSON M. P. MURPHY,
JAMES B. DUKE,	JOHN S. RUNNELLS,	EDGAR L. MARSTON,	DANIEL G. REID,	ALBERT H. HARRIS,
ROBERT W. GOELET,	JOHN A. SPOOR,	THOMAS F. RYAN,	CHARLES H. SABIN,	ALBERT STRAUSS,
GEORGE J. GOULD,	AUGUSTUS D. JUILLIARD,	CHARLES A. PEABODY,	HARRY PAYNE WHITNEY,	CALEB C. DULA.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$29,558,788	\$28,058,647	\$26,776,474	\$32,248,769
Private securities, market value.....	47,025,881	52,130,078	49,890,417	49,812,470
Real estate owned.....	2,612,703	2,500,000	2,500,000	2,500,000
Mortgages owned.....	327,819	1,732,500	1,765,500	1,833,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	201,200	196,100	298,078	342,875
Loans and discounts secured by other collateral.....	275,804,780	223,877,062	218,851,968	201,122,120
Loans, discounts and bills purchased not secured by collateral.....	60,005,182	70,761,177	76,194,137	82,603,070

Overdrafts.....	5,111	50,592	9,038
Due from trust companies, banks and bankers .....	35,810,610	25,004,443	24,087,310
Specie.....	44,063,858	30,605,615	27,033,039
Legal tender notes and notes of national banks.....	2,383,115	4,728,000	6,801,280
Federal reserve notes.....	80,000	115,000	400,115
Cash items .....	20,359,315	14,619,502	24,167,051
Customers' liability on acceptances (per contra, see Liabilities) .....	48,591,922	32,486,363	41,193,796
Assets not included in any of the above heads.....	19,711,727	37,937,680	82,318,580
Total resources.....	\$586,541,461	\$521,714,669	\$577,163,092

LIABILITIES

Capital.....	\$20,000,000	\$20,000,000	\$20,000,000
Surplus, including all undivided profits (market value).....	30,638,622	31,073,725	33,999,906
Preferred deposits, viz.: .....			
Due New York State savings banks.....	6,037,391	5,946,568	6,821,726
Administrator, guardian, receiver, trustee, .....			
.....	11,375,302	21,286,389	29,413,530
.....	130,000	45,000	45,000
Banks of the State of New York.....	10,000	5,000	5,000
of assets.....		643,157	643,157
.....	3,730,000		
.....	413,164,423	357,438,842	346,252,468
.....	45,948,647	40,251,880	84,442,821
Banks.....			
Future date or authorized by commercial .....			
.....	48,591,922	41,035,426	41,193,796
.....	6,915,154	2,912,967	14,345,689
Total liabilities.....	\$586,541,461	\$521,714,669	\$577,163,092

37. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President.*  
WILLIAM BERRI, *Vice-President.*

[189 Montague street; organized 1891]  
WALTER C. HUMSTONE, *Vice-President.*  
JOSEPH C. HECKER, Jr., *Assistant Secretary.*

GEORGE HADDEN, *Secretary.*  
ROBERT S. GIRLING, *Assistant Secretary.*

TRUSTEES

WILLIAM BERRI,  
CHARLES COOPER,  
JOHN C. MCGUIRE,  
HENRY N. WHITNEY,

JOHN R. HEGEMAN,  
WALTER C. HUMSTONE,  
JOHN N. PARTRIDGE,  
EZRA D. BUSHNELL,  
DANIEL J. CREEM,

DAVID F. BUTCHER,  
FREDERICK H. POUCH,  
EVERSLEY CHILDS,  
FRANK SULLIVAN SMITH,  
H. C. FOLGER,

GEORGE HADDEN,  
FREDERICK H. ECKER,  
WILLARD E. EDMISTER,  
JULIUS B. DAVENPORT,  
CHARLES J. McDERMOTT,

CHARLES E. KEATOR,  
JOHN ANDERSON,  
EDWIN A. AMES,  
FREDERICK H. WEBSTER.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$453,750	\$460,250	\$460,750	\$548,000
Private securities, market value.....	2,937,358	2,799,850	2,914,440	3,024,826
Real estate owned.....	78,671	75,671	75,671	76,804
Mortgages owned.....	587,800	622,850	652,700	651,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	71,750	76,250	89,250	90,550
Loans and discounts secured by other collateral.....	3,060,794	3,734,283	3,522,111	4,121,902
Loans, discounts and bills purchased not secured by collateral.....	234,807	207,525	268,154	229,669
Overdrafts.....	14	12	.....	17
Due from trust companies, banks and bankers.....	2,500,594	2,010,457	1,913,212	1,077,510
Specie.....	474,308	542,802	600,614	574,561
Legal tender notes and notes of national banks.....	53,275	58,425	70,760	106,420
Federal reserve notes.....	2,310	2,110	2,285	15,140
Cash items.....	1,481	5,322	1,723	3,423
Assets not included in any of the above heads.....	75,844	76,466	88,797	78,748
Total resources.....	\$10,532,756	\$10,672,273	\$10,660,467	\$10,599,045

## LIABILITIES

Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) ..	1,093,521	1,103,464	1,116,100	1,147,451
Preferred deposits, viz :				
Due New York State savings banks .....	1,398,616	1,395,890	1,311,715	1,457,423
Due New York State savings and loan associations, credit unions and land bank .....	30,456	32,488	41,864	32,311
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository .....	183,389	147,500	175,353	139,040
Deposits by the State of New York .....	200,000	175,000	322,375	200,000
Deposits by the Superintendent of Banks of the State of New York ..	1,840	1,853	1,711	1,717
of assets .....	130,816	144,610	144,892	176,500
bankers .....	6,787,369	6,993,210	6,891,083	6,776,361
Other liabilities .....	145,993	102,319	100,369	87,197
	60,756	75,939	55,005	81,035
Total liabilities .....	\$10,532,756	\$10,072,273	\$10,690,467	\$10,599,045

38. HUDSON RIVER TRUST COMPANY, HUDSON

DELBERT DINEHART, *President.*  
ROBERT W. EVANS, *Vice-President.*

[520 Warren street; organized 1912]

CHARLES W. CLAPPER, *Secretary.*  
CHARLES W. BOSTWICK, *Vice-President*

DIRECTORS

DELBERT DINEHART,     H. R. BRYAN,     JAMES J. FOX,     A. W. HOVER,     HAROLD E. FRITTS,  
R. W. EVANS,           L. A. BRISTOL,     S. V. WHITBECK,     WILLIAM A. MALLERY, JR.,     T. B. KEATING,  
C. W. BOSTWICK,       HENRY HUDSON,     HERMAN LIVINGSTON,     ARTHUR FARRAND,     E. W. SCOVILLE.  
ARTHUR GIFFORD,       JOHN NICHOLS,       L. R. TILDEN,       EDWARD TINKER,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$87,559	\$139,858	\$83,244	\$83,891
Private securities, market value.....	375,103	363,790	441,828	538,523
Real estate owned.....	30,000	30,000	30,000	25,000
Mortgages owned.....	132,600	134,888	133,570	138,553
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	74,246	46,975	41,361	53,249
Loans and discounts secured by other collateral.....	50,343	55,949	34,339	36,629
Loans, discounts and bills purchased not secured by collateral.....	444,004	423,466	384,302	369,117
Overdrafts.....	203	279	1,111	252
Due from trust companies, banks and bankers.....	68,036	112,237	198,009	138,070
Specie.....	4,730	2,835	4,173	3,352
Legal tender notes and notes of national banks.....	31,700	39,000	39,400	30,000
Cash items.....	3,564	1,799	3,443	3,392
Assets not included in any of the above heads.....	6,901	5,396	7,587	8,784
Total resources.....	\$1,308,989	\$1,356,472	\$1,402,427	\$1,428,812

## LIABILITIES

Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	93,701	90,823	93,499	92,546
Preferred deposits, viz.:				
Due New York State savings banks.....	29,523	33,780	39,994	28,313
Due New York State savings and loan associations, credit unions and land bank.....	156	220	49	56
Other deposits due as executor, administrator, guardian, receiver, trustee, etc.....	5,110	7,396	5,387	5,386
of assets.....	109,000	95,000	85,000	105,000
bankers.....	13,062	13,347	14,129	14,269
	925,225	979,031	1,027,590	1,040,334
	2,019	7,702	5,704	6,344
	6,203	4,173	6,075	11,562
Total liabilities.....	\$1,308,960	\$1,356,472	\$1,402,427	\$1,428,812

39. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President.*

JOHN GERKEN, *Vice-President.*

HENRY C. STRAHMANN, *Vice-President.*

[1411 Broadway; organized 1906]

JOHN GERKEN, *Vice-President.*

JOHN W. H. BERGEN, *Treasurer.*

RICHARD A. PURDY, *Secretary.*

DIRECTORS

FRANK V. BALDWIN,

CLARENCE P. KING,

ROBERT H. ROUNTREE,

PAUL B. SCARFF,

RICHARD A. PURDY,

FRED H. EHLEN,

WM. P. RINCKHOFF,

GUSTAV SCHOLER,

HENRY C. STRAHMANN,

WM. VON TWISTERN,

GUY T. SCOTT,

LYNN H. DINKINS,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$904,510	\$825,000	\$825,000	\$825,000
Private securities, market value.....	497,032	930,126	945,087	973,462
Real estate owned.....	356,305	498,270	498,270	515,687
Mortgages owned.....	237,000	213,000	211,000	196,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	104,411	85,314	41,814	36,000
Loans and discounts secured by other collateral.....	1,270,226	1,567,923	1,286,711	1,235,680
Loans, discounts and bills purchased not secured by collateral.....	1,014,198	939,908	1,048,679	1,172,326
Overdrafts.....	1,829	109	22	8
Due from trust companies, banks and bankers.....	1,926,384	1,612,194	1,797,451	1,738,074
Specie.....	278,760	274,026	229,778	191,463
Legal tender notes and notes of national banks.....	72,705	66,829	103,029	139,399
Federal reserve notes.....	10,900	2,250	3,350	4,015
Cash items.....	15,896	15,003	10,333	21,297
Customers' liability on acceptances (per contra, see Liabilities).....	.....	4,000	269,482	4,000
Assets not included in any of the above heads.....	23,965	30,554	21,472	31,960
Total resources.....	\$6,714,121	\$7,064,506	\$7,291,478	\$7,084,371

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	607,948	571,351	579,113	583,761
Preferred dividends via.....				
administrator, guardian, receiver, trustee, or.....	165,948	169,929	207,639	29,389
of Banks of the State of New York.....	300,000	230,000	205,000	205,000
of assets.....	9,405	9,498	9,546	9,593
.....	125,039	280,012	21	131,818
bankers.....	4,204,596	4,338,155	4,614,715	81
future date or authorized by commercial bankers.....	537,902	577,342	527,510	4,536,956
letters of credit.....		4,000	270,732	674,681
Other liabilities.....	283,283	384,219	377,202	4,001
Total liabilities.....	\$6,714,121	\$7,064,508	\$7,291,478	\$7,084,371



40. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President.*

[32 North avenue; organized 1910]

GEORGE N. SUTTON, *Secretary.*

MICHAEL J. MARTIN, *Vice-President.*

GEORGE E. GALGANO, *Vice-President.*

DIRECTORS

CHARLES W. BRYAN, JOHN T. FENLON,  
ARTHUR L. DAVIS, GEORGE W. SUTTON,  
CHARLES W. BRYAN, JR., GEORGE E. GALGANO,  
FRANK C. KOCH,

FREDERICK H. WALDORF,  
MICHAEL J. MARTIN,  
RAYMOND J. WALTERS,

CHARLES H. REISIG,  
ALBERT M. BEDFORD,  
GEO. M. L. LA BRANCHE.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1917	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$182,045	\$147,493	\$128,921	\$206,762
Private securities, market value.....	62,317	99,027	139,558	216,006
Real estate owned.....	36,000	36,000	36,000	36,000
Mortgages owned.....	82,500	76,500	76,500	76,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	25,925	26,815	20,450	62,486
Loans and discounts secured by other collateral.....	84,802	84,367	71,054	77,996
Loans, discounts and bills purchased not secured by collateral.....	366,286	419,457	403,645	362,436
Due from trust companies, banks and bankers.....	94,209	132,108	158,202	78,734
Specie.....	14,315	16,893	13,502	11,869
Legal tender notes and notes of national banks.....	9,518	9,189	19,015	12,640
Federal reserve notes.....	2,700	3,000	3,240	3,000
Cash items.....	2,221	12,166	1,550	2,903
Assets not included in any of the above heads.....	5,300	4,998	5,643	4,595
Total resources.....	\$968 138	\$1,068,008	\$1,077,280	\$1,145,927

LIABILITIES

Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	65,595	68,083	74,321	78,845
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	416	432	432	432
Deposits by the State of New York.....	83,000	75,000	75,000	83,000
Other deposits secured by pledge of assets.....	3,622	3,667	3,667	3,667
Due depositors, not preferred.....	634,194	760,132	762,636	818,533
Due to trust companies, banks and bankers.....	26,127	5,875	3,275	3,348
Other liabilities.....	5,184	4,819	7,949	8,102
Total liabilities.....	\$968,138	\$1,068,008	\$1,077,280	\$1,145,927

41. ITHACA TRUST COMPANY, ITHACA

MYNDERSE VAN CLEEF, *President.*  
EMMONS L. WILLIAMS, *Vice-President.*

[110 North Tioga street; organised 1891]  
WILLIAM H. STORMS, *Secretary.*  
CHARLES E. TREMAN, *Vice-President.*

CHARLES H. BLOOD,  
CHARLES D. BOSTWICK,  
FORDYCE A. COBB,

FRANKLIN C. CORNELL,  
JOHN M. GUANTLETT,  
FREDERIC J. WHITON,

SHERMAN PEER,  
JACOB ROTHSCCHILD,  
LOUIS P. SMITH,  
EDWIN C. STEWART.

WILLIAM H. STORMS,  
CHARLES E. TREMAN,  
EMMONS L. WILLIAMS,

ROBERT H. TREMAN,  
MYNDERSE VAN CLEEF,  
LEROY H. VAN KIRK,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$227,993	\$220,403	\$171,776	\$181,001
Private securities, market value.....	970,630	984,323	988,334	994,045
Real estate owned.....	20,000	20,000	20,000	20,000
Mortgages owned.....	751,431	777,441	810,016	839,466
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	40,900	45,000	40,700	40,700
Loans and discounts secured by other collateral.....	397,092	430,578	428,389	388,858
Loans, discounts and bills purchased not secured by collateral.....	199,688	208,127	215,706	199,926
Overdrafts.....	43	121	369	870
Due from trust companies, banks and bankers.....	386,915	340,837	289,885	378,406
Specie.....	37,063	32,508	30,963	39,395
Legal tender notes and notes of national banks.....	10,800	10,000	10,000	10,000
Federal reserve notes.....	1,200	2,000	600	600
Cash items.....	8,460	9,068	3,302	11,542
Assets not included in any of the above heads.....	38,346	43,941	36,358	42,329
Total resources.....	\$3,090,561	\$3,124,347	\$3,046,398	\$3,147,138

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	192,059	225,759	227,266	237,459
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	119,322	122,276	115,100	118,501
Deposits by the State of New York.....	50,000	50,000	50,000	50,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	7,500
Due depositors, not preferred.....	2,478,390	2,490,446	2,417,191	2,478,511
Due to trust companies, banks and bankers.....	25,389	25,567	10,339	23,165
Other liabilities.....	15,401	299	16,502	32,002
Total liabilities.....	\$3,090,561	\$3,124,347	\$3,046,398	\$3,147,138

42. KINGS COUNTY TRUST COMPANY, BROOKLYN

JULIAN D. FAIRCHILD, *President.*  
JULIAN P. FAIRCHILD, *Vice-President.*  
WILLIAM HARKNESS, *Vice-President.*

[342 Fulton street; organized 1889]  
D. W. McWILLIAMS, *Vice-President.*  
WILLIAM J. WASON, JR., *Vice-President.*

THOMAS BLAKE, *Secretary.*  
HOWARD D. JOOST, *Assistant Secretary.*  
J. NORMAN CARPENTER, *Trust Officer.*

WALTER E. BEDELL,  
EDWARD C. BLUM,  
GEO. V. BROWER,  
F. L. CRANFORD,  
JOHN T. UNDERWOOD,

ROBERT A. DRYSDALE,  
JULIAN D. FAIRCHILD,  
JULIAN P. FAIRCHILD,  
W. M. VAN ANDEN,  
WILLIAM HARKNESS,

JOSEPH HUBER,  
WHITMAN W. KENYON,  
D. W. McWILLIAMS,  
HENRY A. MEYER,  
CHARLES A. O'DONOHUE,

CHARLES E. PERKINS,  
JOHN J. WILLIAMS,  
DICK S. RAMSAY,  
H. B. SCHARMANN,  
JOHN F. SCHMADEKE.

OSWALD W. UHL,  
LLEWELLYN A. WRAY.  
FREDERICK G. FISCHER,  
WILLIAM J. WASON, JR.,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$2,121,022	\$2,347,550	\$2,637,113	\$2,500,087
Private securities, market value.....	7,900,246	8,131,600	8,016,315	8,443,933
Real estate owned.....	210,000	223,342	223,342	223,592
Mortgages owned.....	992,800	1,059,300	1,050,300	1,042,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	237,575	245,975	240,850	259,075
Loans and discounts secured by other collateral.....	7,980,646	10,067,590	11,087,591	10,386,157
Loans, discounts and bills purchased not secured by collateral.....	1,820,029	1,433,026	1,912,394	1,736,004
Overdrafts.....	329	.....	259	132
Due from trust companies, banks and bankers.....	2,755,959	2,356,146	2,232,477	4,168,338
Specie.....	1,233,930	1,203,940	1,248,918	1,265,409
Legal tender notes and notes of national banks.....	136,735	410,310	452,910	415,350
Federal reserve notes.....	84,265	101,725	122,040	130,545
Cash items.....	18,611	10,625	14,010	16,382
Assets not included in any of the above heads.....	196,344	188,220	222,919	204,468
Total resources.....	\$25,688,491	\$27,779,349	\$29,461,488	\$30,792,272

## LIABILITIES

Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	2,644,034	2,701,138	2,712,932	2,733,079
Preferred deposits, viz.:				
Due New York State savings banks .....	4,226,814	4,069,663	4,227,600	4,186,429
Due New York State savings and loan associations, credit unions and land bank .....	13,992	7,550	10,066	10,315
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	261,984	411,747	869,264	588,439
Deposits by the State of New York .....	645,000	800,000	688,000	900,000
Deposits by the Superintendent of Banks of the State of New York .....	30,284	24,748	32,259	27,983
of assets .....	339,084	343,299	339,084	424,319
D <sup>r</sup> .....	16,616,224	18,588,585	19,627,286	20,878,002
D <sup>r</sup> .....	239,939	232,625	267,827	279,695
Other liabilities .....	171,136	99,984	187,120	264,011
Total liabilities .....	\$25,686,491	\$27,779,849	\$29,461,438	\$30,792,272

43. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[190 Broadway; organised 1906 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]  
LOUIS V. BRIGHT, *President*. WALTER N. VAIL, *Secretary*.  
THORWALD STALLKNECHT, *Vice-President*. FREDERIC E. GUNNISON, *Vice-President*. U. CONDIT VARICK, *Assistant Secretary*,  
HERBERT E. JACKSON, *Vice-President*. ARCHIBALD FORBES, *Treasurer*. FREDERICK D. REED, *Assistant Secretary*.  
LEWIS H. LOSEE, *Vice-President*. ROBERT I. SMYTH, *Assistant Treasurer*. GEORGE F. PARMELEE, *Assistant Secretary*.

DIRECTORS

LUCIUS H. BEERS,	RICHARD T. GREENE,	PAYSON MERRILL,	DEWITT BAILEY,	FRED. E. GUNNISON,
LOUIS V. BRIGHT,	WILLIAM P. DIXON,	WM. IVES WASHBURN,	WILLIAM BARBOUR,	EDWIN C. JAMESON,
G. F. BUTTERWORTH,	HENRY GOLDMAN,	DICK S. RAMSAY,	WILLIAM SCHRAMM,	WILLIAM M. CALDER,
EDWIN W. COGGESHALL,	J. F. KERNOCHAN,	T. STALLKNECHT,	WILLIAM G. GILMORE,	JOHN J. WATSON, Jr.,
PHILIP LEHMAN,	ALBERT H. WIGGIN,	EDGAR J. PHILLIPS,		

RESOURCES		Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:					
Public securities, market value.....		\$1,888,064	\$2,114,592	\$1,999,889	\$2,224,060
Private securities, market value.....		4,898,222	5,250,544	5,409,583	5,455,188
Real estate owned.....		3,453,810	3,430,518	3,293,172	3,376,566
Mortgages owned.....		7,149,517	7,313,281	7,739,893	7,504,042
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		143,058	174,708	252,857	189,850
Loans and discounts secured by other collateral.....		5,147,122	6,493,240	7,632,900	7,669,720
Loans, discounts and bills purchased not secured by collateral.....		1,997,040	1,812,049	1,987,219	2,242,880
Overdrafts.....		.....	93	229	647
Due from trust companies, banks and bankers.....		1,534,521	1,587,157	1,592,916	1,530,197
Specie.....		1,587,879	1,536,087	1,639,412	1,545,618
Legal tender notes and notes of national banks.....		279,645	375,410	295,425	417,740

Federal reserve notes.....	7,450	13,165	33,390	35,335
Cash items.....	231,746	728,314	662,495	791,871
Customers' liability on acceptances (per contra, see Liabilities).....				166,666
Assets not included in any of the above heads.....	415,304	515,312	496,710	521,405
Total resources.....	\$28,733,378	\$31,344,470	\$33,036,090	\$33,671,785

## LIABILITIES

Capital.....	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000
Surplus, including all undivided profits (market value).....	5,378,012	5,471,978	5,570,966	5,774,601
Preferred deposits, viz.:				
Due New York State savings banks.....	994,509	1,009,348	1,040,644	1,164,490
Due New York State savings and loan associations, credit unions and land bank.....	18,265	15,871	17,650	18,268
administrator, guardian, receiver, trustee, etc.....	548,451	695,301	919,119	2,086,684
of Banks of the State of New York.....	364,598	308,056	225,000	320,000
of assets.....	81,350	81,481	32,646	32,806
bankers.....	102,763	129,990	111,925	102,246
future date or authorized by commercial bankers.....	388,410	820,844	249,703	199,542
.....	16,387,912	18,705,705	20,190,981	19,046,473
.....	222,759	825,733	406,109	405,210
Other liabilities.....	246,349	190,163	271,347	166,666
Total liabilities.....	\$28,733,378	\$31,344,470	\$33,036,090	\$33,671,785



44. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, <i>President</i> ,	[2077 Broadway; organized 1902]	HORACE F. POOR, <i>Treasurer</i> .
ABRAM M. HYATT, <i>Vice-President</i> ,	NELSON F. GRIFFIN, <i>Assistant Treasurer</i> .	CHAS. E. CALHOUN, <i>Assistant Secretary</i> .
OWEN WARD, <i>Vice-President</i> ,	FREDERIC P. DAVIS, <i>Secretary</i> .	

DIRECTORS

W. D. BALDWIN,	HERMAN C. FLEITMANN, ABRAM M. HYATT,	IRVING E. RAYMOND,	ISAAC N. SELIGMAN,
GEORGE BLAGDEN,	ERSKINE HEWITT, W. D=LANCEY KOUNTZE,	C. MORTON WHITMAN,	LOUIS STERN,
WM. G. CONKLIN,	EDWARD W. HUMPHREYS, GEORGE LEASK,	JESSE I. STRAUS,	OWEN WARD,
WILLIAM FELSINGER,	WM. H. WHEELLOCK, JOHN P. MUNN,	B. AYMAR SANDS,	ALEXANDER S. WEBB.
	P. F. MURPHY,		

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,029,337	\$980,055	\$958,064	\$885,618
Private securities, market value.....	1,790,314	1,797,187	1,796,187	1,679,127
Real estate owned.....	70,893	73,370	47,398	72,354
Mortgages owned.....	904,621	790,813	808,063	739,063
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	134,900	143,600	132,800	118,000
Loans and discounts secured by other collateral.....	7,154,359	7,087,669	7,600,784	8,464,187
Loans, discounts and bills purchased not secured by collateral.....	1,921,829	1,724,225	1,821,936	1,879,272
Overdrafts.....	1,011	1,025	783	1,648
Due from trust companies, banks and bankers.....	1,404,131	1,382,507	1,475,191	1,708,157
Specie.....	774,100	1,134,245	1,206,961	1,170,231
Legal tender notes and notes of national banks.....	575,917	145,500	124,100	179,900
Federal reserve notes.....	14,600	9,500	8,500	9,500
Cash items.....	553,186	546,591	516,731	788,940
Assets not included in any of the above heads.....	211,592	219,906	237,613	223,452
Total resources.....	\$16,540,790	\$16,036,193	\$16,735,111	\$17,919,449

## LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	514,811	525,359	548,142	501,253
Preferred deposits, viz.:				
Due New York State savings banks.....	615,530	621,175	589,677	583,278
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	250,590	219,442	252,600	227,306
Deposits by the State of New York.....	409,000	334,000	285,000	359,000
Deposits by the Superintendent of Banks of the State of New York.....	1,527	1,542	1,512	1,512
Other deposits secured by pledge of assets.....	.....	.....	47,007	9,502
Due depositors, nor preferred.....	13,103,586	12,844,897	13,397,539	14,686,335
Due to trust companies, banks and bankers.....	546,737	442,184	525,276	423,035
Other liabilities.....	99,059	47,594	88,358	128,228
Total liabilities.....	\$16,540,790	\$16,036,193	\$16,735,111	\$17,919,449

43. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*,  
B. E. BROPHEL, *Vice-President*,

[56 Main street; organized 1915]

PERRY C. EUCHNER, *Secretary*,  
FRED G. OLP, *Vice-President*.

DIRECTORS

B. E. BROPHEL,  
JOHN F. CONNOR,  
E. E. DOTY,

R. S. FOLTS,  
EDWARD J. FORBES,  
WM. J. MALONEY,

W. G. MARKHAM,  
JACOB NAST,  
CHARLES D. NEWTON,

FRED G. OLP,  
CHARLES N. STEWART,  
JAMES W. WADSWORTH,

JAMES W. WADSWORTH, JR.,  
FOSTER W. WALKER,  
EUGENE B. WILHELM.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$69,176	\$78,628	\$93,540	\$95,275
Private securities, market value.....	49,215	64,020	77,041	72,175
Mortgages owned.....	74,350	107,500	101,300	97,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	4,330	17,145	23,249	22,042
Loans and discounts secured by other collateral.....	59,777	53,623	62,740	59,656
Loans, discounts and bills purchased not secured by collateral.....	92,222	119,391	117,327	110,141
Overdrafts.....	19	120	21	34
Due from trust companies, banks and bankers.....	77,403	34,500	66,520	42,784
Specie.....	4,912	3,041	2,995	5,975
Legal tender notes and notes of national banks.....	4,770	5,280	3,664	3,926
Federal reserve notes.....	3,750	2,850	2,300	1,500
Cash items.....	436	404	1,032	2,167
Assets not included in any of the above heads.....	8,867	8,978	10,274	10,138
Total resources.....	\$449,227	\$495,480	\$562,003	\$522,863

LIABILITIES

Capital.....	\$100,000			\$100,000
Surplus, including all undivided profits (market value).....	14,030			19,760
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	27,372	25,004	24,951	26,232
Deposits by the State of New York.....	10,000	9,000	19,000	9,000
Other deposits secured by pledge of assets.....	28,721	28,681	29,142	28,529
Due depositors, not preferred.....	266,067	298,924	366,770	336,765
Bills payable.....		15,000		
Other liabilities.....	3,037	3,045	4,480	2,577
Total liabilities.....	\$449,227	\$495,480	\$562,003	\$522,863

## 46. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organised 1913]

JAMES MOORE, *Vice-President,*JOHN MAXWELL, *Vice-President,*A. V. NEEDHAM, *Vice-President,*J. L. OAKES, *Treasurer.*

## DIRECTORS

JOHN H. BROWN, JULIAN E. TAFT,  
 WILLIAM W. WARR, JOHN E. SPERRY,  
 CHARLES R. COVILLE, ROBERT PAUL,  
 A. V. NEEDHAM, JOHN MAXWELL,  
 CRAWFORD GETMAN, JAMES MOORE,  
 WILLIAM R. OLNEY,

JOHN R. LOOMIS, WILLIAM J. CLARKE, PAUL A. MEAD,  
 ROBERT L. CROCKETT, CHARLES E. FARR, J. FENN SMITH,  
 M. J. DEWEY, E. B. ROBIE, C. M. STONE,  
 W. T. JERMY, M. D. STEWART, LYSLE R. DUNBAR,  
 MARTIN CAVANA, CLARK W. DAVIS, J. L. OAKES,  
 H. P. DENNISON,

RESOURCES		Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:					
Public securities, market value.....		\$151,442	\$138,545	\$152,726	\$196,064
Private securities, market value.....		73,256	90,912	129,835	148,372
Real estate owned.....		31,804	31,804	31,790	31,790
Mortgages owned.....		308,300	326,475	334,775	356,700
Loans and discounts secured by other collateral.....		111,850	116,013	119,122	125,635
Loans, discounts and bills purchased not secured by collateral.....		358,832	445,687	491,153	544,234
Overdrafts.....		13	55	36	30
Due from trust companies, banks and bankers.....		118,726	147,335	175,022	134,382
Specie.....		6,381	4,835	4,105	3,487
Legal tender notes and notes of national banks.....		18,189	21,313	25,201	19,450
Federal reserve notes.....		425	450	200	300
Cash items.....		10,309	9,520	4,298	2,958
Assets not included in any of the above heads.....		14,488	13,319	20,792	16,617
Total resources.....		\$1,204,015	\$1,346,263	\$1,489,055	\$1,580,019

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	71,810	81,188	81,395	90,399
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	78	1,040	504	81
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,664	2,711	2,720	3,890
Deposits by the State of New York.....	40,000	40,000	40,000	44,000
Other deposits secured by pledge of assets.....	4,695	4,754	4,754	4,754
Due depositors, not preferred.....	979,865	1,115,768	1,252,280	1,330,093
Other liabilities.....	4,903	802	7,402	6,802
Total liabilities.....	\$1,204,015	\$1,346,263	\$1,489,055	\$1,580,019

47. MANUFACTURERS' TRUST COMPANY, BROOKLYN

NATHAN S. JONAS, *President.*

GEORGE FREIFELD, *Vice-President,*

CHAS. FROEB, *Vice-President.*

HENRY C. VON ELM, *Assistant Secretary,*

[774 Broadway; organized 1905, as Citizens Trust Company of Brooklyn]

WM. K. DICK, *Vice-President,*

WILLIAM L. SCHNEIDER, *Assistant Secretary,*

REUBEN W. SHELTER, *Assistant Secretary,*

F. W. BRUCHHAUSER, *Assistant Secretary,*

JAMES H. CONROY, *Secretary.*

S. B. KRAUS, *Vice-President,*

NORMAN B. TYLER, *Assistant Secretary,*

J. C. NIGHTINGALE *Cashier.*

DIRECTORS

NATHAN S. JONAS,

AARON WESTHEIM,

A. N. BERNSTEIN,

MARTIN DERX,

GEORGE FREIFELD,

LEON LOURIA,

RALPH JONAS,

S. B. KRAUS,

VICTOR A. LERSNER,

MAX LEVY,

JULIUS LIEBMANN,

ARTHUR S. SOMERS,

CHARLES LYON,

JOHN H. SCHUMANN,

LOUIS NEWMAN,

H. B. SCHARMANN,

JOHN R. THOMPSON,

J. HENRY DICK,

WM. K. DICK,

CHARLES FROEB,

GEORGE P. JACOBS,

J. A. MOLLENHAUER,

M. B. STREETER,

WILLIAM P. STURGIS,

WILLIAM H. VOGEL,

BERNARD GALLAGHER.

JAMES H. CONROY,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,295,481	\$1,321,000	\$1,321,000	\$1,334,210
Private securities, market value.....	1,649,665	1,581,080	1,525,366	1,596,478
Real estate owned.....	866,239	866,059	864,027	863,865
Mortgages owned.....	896,887	893,034	942,117	951,930
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	131,014	142,302	115,386	111,949
Loans and discounts secured by other collateral.....	1,611,112	1,552,714	1,770,269	1,963,385
Loans, discounts and bills purchased not secured by collateral.....	4,641,527	4,860,334	5,334,116	5,458,306
Overdrafts.....	228	351	30	516
Due from trust companies, banks and bankers.....	1,581,838	1,503,843	1,862,727	1,398,974
Specie.....	556,660	849,414	765,079	827,420
Legal tender notes and notes of national banks.....	304,087	351,967	188,000	254,000

Federal reserve notes.....	31,300	24,350	39,900	51,250
Cash items.....	42,142	79,247	54,829	90,395
Assets not included in any of the above heads.....	135,003	140,503	129,504	127,304
<b>Total resources.....</b>	<b>\$13,743,183</b>	<b>\$14,169,198</b>	<b>\$14,912,350</b>	<b>\$15,029,982</b>

## LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	340,609	370,117	378,520	406,226
Preferred deposits, viz.:				
Due New York State savings banks.....	1,304,246	1,566,242	1,291,273	1,359,640
Due New York State savings and loan associations, credit unions and land bank.....				6,924
Other deposits due as executor, administrator, guardian, receiver, trustee, ork.....	45,400	45,064	39,179	47,669
of Banks of the State of New York.....	300,000	250,000	230,000	300,000
of assets.....	15			
bankers.....	276,209	272,919	283,730	324,177
	10,295,177	10,537,585	11,508,368	11,464,618
	25,280	25,521		
	156,247	101,750	181,280	120,728
<b>Total liabilities.....</b>	<b>\$13,743,183</b>	<b>\$14,169,198</b>	<b>\$14,912,350</b>	<b>\$15,029,982</b>



48. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, JR., *President.*

BEVERLY CHEW, *Vice-President.*

EDWIN F. ROBECK, *Vice-President.*

HAROLD B. THORNE, *Vice-President.*

[49 Wall street; chartered 1881]

JOHN F. CISSEL, *Comptroller.*

BERTRAM CRUGER, *Treasurer.*

RUPERT W. K. ANDERSON, *Assistant Treasurer.*

GEORGE N. HARTMANN, *Secretary.*

FREDERICK E. FRIED, *Assistant Secretary.*

WILLARD E. MCHARG, *Assistant Secretary.*

JAMES F. McNAMARA, *Trust Officer.*

DIRECTORS

WILLIAM CARPENDER, J. HORACE HARDING, GEO. C. VAN TUYL, JR., HERBERT PARSONS, CHARLES W. OGDEN,

BEVERLY CHEW, JOSEPH J. SLOCUM, WALTER E. MAYNARD, HORACE WHITE, WILLIAM ROSS PROCTOR,

JOHN W. SIMPSON, ERSKINE HEWITT, OGDEN MILLS, THEODORE C. CAMP, ALFRED P. WALKER,

THOS. DWITT CUYLER, HAROLD I. PRATT, E. D. MORGAN, HAROLD HERRICK, CORNELIUS ELBERT,

HALEY FISKE, BRADLEY MARTIN, JOHN T. TERRY, HENRY W. MARSH, JOSEPH WALKER, JR.,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$4,027,425	\$4,633,152	\$3,797,850	\$4,338,980
Private securities, market value.....	9,032,453	10,284,435	11,043,304	11,366,395
Real estate owned.....	59,285	60,423	354,197	353,425
Mortgages owned.....	1,265,308	1,344,883	1,347,333	1,353,608
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	656,211	2,833,026	1,195,793	1,282,161
Loans and discounts secured by other collateral.....	25,041,665	28,172,377	25,803,146	24,392,736
Loans, discounts and bills purchased not secured by collateral.....	17,363,053	17,318,067	16,252,033	16,388,313
Overdrafts.....	971	3,131	4,775	456
Due from trust companies, banks and bankers.....	5,794,129	6,742,030	5,654,466	4,812,054
Specie.....	4,895,147	6,155,088	3,927,431	3,627,777
Legal tender notes and notes of national banks.....	807,250	724,530	1,867,985	1,646,995

Federal reserve notes.....	1,618,346	1,000	21,280	38,450
Cash items.....	473,987	1,975,510	1,718,285	2,313,411
Assets not included in any of the above heads.....		525,568	421,055	423,720
Total resources.....	\$71,035,200	\$80,773,220	\$73,408,893	\$72,338,481
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	6,416,734	6,424,289	5,454,204	5,484,384
Preferred deposits, viz.:				
Due New York State savings banks.....	4,512,008	4,723,726	5,726,604	5,416,174
Due New York State savings and loan associations, credit unions and land bank.....	19,056	1,681	7,587	9,026
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,598,725	5,073,857	1,956,203	2,345,808
.....	1,960,000	1,600,000	950,000	1,580,000
.....	207,420	232,440	233,852	124,951
.....	30,337,601	35,649,297	38,393,842	37,308,965
.....	21,446,829	24,792,301	20,147,729	17,528,719
.....	536,827	275,629	538,872	562,454
Total liabilities.....	\$71,035,200	\$80,773,220	\$73,408,893	\$72,338,481

49. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*

[6½ Market street; organized 1912]

THOMAS W. SWAN, *Treasurer.*

WILLIAM J. KLINE, *Vice-President.*

DEBAUN VAN AKEN, *Vice-President.*

THEODORE J. YUND, *Vice-President.*

DIRECTORS

JOHN BARNES,  
JOHN R. BLOOD,  
DEBAUN VAN AKEN,

THEODORE S. DUTCHER,  
JAMES W. FERGUSON,  
SOLOMON HOLZHEIMER,  
SPENCER K. WARNICK,

MARTIN KENNEDY, JR.,  
WILLIAM J. KLINE,  
THOMAS F. MCCAFFREY,  
WILLIAM MCCLEARY,

CARL MARK,  
KUNO B. SCHOTTE,  
CHARLES C. YUND,  
P. DATER SHAUL,

LIVINGSTON C. SMITH,  
THOMAS W. SWAN,  
THEODORE J. YUND

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$241,635	\$246,506	\$247,925	\$243,800
Private securities, market value.....	659,786	477,859	635,039	775,013
Real estate owned.....	50,000	45,000	45,000	45,000
Mortgages owned.....	142,550	138,450	147,100	158,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,500	11,000	2,200	7,310
Loans and discounts secured by other collateral.....	156,715	211,389	189,717	204,919
Loans, discounts and bills purchased not secured by collateral.....	296,750	412,488	298,289	314,087
Overdrafts.....	124	169	438	273
Due from trust companies, banks and bankers.....	110,138	138,588	312,309	126,236
Specie.....	12,931	4,543	3,817	11,296
Legal tender notes and notes of national banks.....	8,200	18,050	23,971	12,760
Federal reserve notes.....	4,500	950	3,250	4,300
Cash items.....	4,367	4,646	2,064	8,891
Assets not included in any of the above heads.....	36,384	35,836	32,198	39,908
Total resources.....	\$1,732,580	\$1,744,974	\$1,948,317	\$1,951,998

LIABILITIES

Capital.....	\$200,000			\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	133,610			130,222	142,641
Preferred deposits, viz.:					
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,462			6,502	13,402
Deposits by the State of New York.....	287,332			222,573	200,000
Deposits by the Superintendent of Banks of the State of New York.....	2,500			1,500	1,500
Other deposits secured by pledge of assets.....	2,021			2,047	2,047
Due depositors, not preferred.....	1,012,866			1,341,791	1,349,829
Due to trust companies, banks and bankers.....	25,384			25,302	1,908
Bills payable.....	50,000				25,000
Rediscounts.....					
Other liabilities.....	14,405			13,380	15,666
Total liabilities.....	\$1,732,580	\$1,744,974	\$1,943,317	\$1,951,993	

50. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President.*

[20 East First street; organized 1903]

P. W. SHEPARD, *Treasurer.*

MARK D. STILES, *Vice-President.*

EDWIN H. PECK, *Vice-President.*

M. H. HALL, *Assistant Treasurer.*

STEPHEN VAN TASSEL, *Assistant Treasurer.*

DIRECTORS

GEORGE H. BROWN, JAMES M. DONALD, S. H. VORHEES, JOHN G. WINTJEN.  
J. HOWARD BURTON, W. S. FLEMING, N. H. IVES, MARK D. STILES,  
A. M. CAMPBELL, E. H. HUFNAGEL, EDSON LEWIS, F. A. STRATTON,  
D. W. WHITMORE.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$178,659	\$235,945	\$251,908	\$273,675
Private securities, market value.....	751,667	770,070	669,622	697,068
Real estate owned.....	206,958	209,939	205,064	204,476
Mortgages owned.....	329,355	321,655	318,155	311,555
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	279,888	266,906	284,978	152,041
Loans and discounts secured by other collateral.....	735,298	1,007,946	617,071	543,541
Loans, discounts and bills purchased not secured by collateral.....	1,093,858	1,323,787	1,426,132	1,655,188
Overdrafts.....	77	64	35	702
Due from trust companies, banks and bankers.....	599,507	536,960	646,923	568,069
Specie.....	96,121	103,670	104,505	97,298
Legal tender notes and notes of national banks.....	47,214	26,912	17,820	39,590
Federal reserve notes.....	13,825	22,140	9,500	5,860
Cash items.....	8,025	7,406	5,936	20,149
Assets not included in any of the above heads.....	42,475	46,568	44,764	44,591
Total resources.....	\$1,382,927	\$1,879,968	\$1,602,413	\$1,613,803

## LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	355,637	364,692	374,001	376,894
Preferred deposits, viz.:				
Due New York State savings banks .....	99,437	124,858	89,054	112,842
Due New York State savings and loan associations, credit unions and land bank .....	19,746	2,835	4,053	3,781
Other deposits due as executor, administrator, guardian, receiver, trustee, etc. ....	42,085	41,454	22,907	35,533
of Banks of the State of New York .....	278,000	200,000	195,000	276,000
of assets .....	64,805	64,305	49,305	49,305
bankers .....	13,410	13,577	91,516	93,308
	3,267,728	3,815,590	3,512,090	3,397,437
	11,816	34,203	28,488	24,848
	30,783	18,454	36,000	45,055
Total liabilities.....	\$4,382,927	\$4,879,968	\$4,602,413	\$4,613,803

# 51. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

GEORGE R. READ, *President.*

[Main and King streets; organized 1901]

DEAN SMITH, *Secretary.*

FREDERICK W. HORTON, *Vice-President.*

THEO. F. FLANDREAU, Jr., *Assistant Secretary.*

WILLIAM J. KUDER, *Assistant Secretary.*

## DIRECTORS

EDWARD W. SIMONS,

FREDERICK W. HORTON, EDWIN H. PECK,

ABRAHAM H. SLATER,

ANDREW BURNS,

ARON A. CARPENTER, J. MAYHEW WAINWRIGHT,

DEAN SMITH,

EDWARD F. BURNES,

STANLEY W. DEXTER, JEROME A. PECK,

JONAS GOLDOVITZ.

## RESOURCES

### Stock and bond investments, viz.:

Public securities, market value.....	\$96,475	\$96,105	\$96,905	\$97,662
Private securities, market value.....	787,625	890,136	1,030,832	1,017,281
Real estate owned.....	53,750	53,750	44,000	44,000
Mortgages owned.....	355,619	350,569	352,869	372,819
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,760	18,060	14,600	14,300
Loans and discounts secured by other collateral.....	139,510	105,441	89,556	107,876
Loans, discounts and bills purchased not secured by collateral.....	320,820	334,998	334,310	322,568
Overdrafts.....	101	27	159	13
Due from trust companies, banks and bankers.....	149,077	160,368	206,994	233,039
Specie.....	12,485	13,675	17,967	20,049
Legal tender notes and notes of national banks.....	27,522	23,321	25,312	27,757
Federal reserve notes.....	1,500	400	3,000	1,450
Cash items.....	324	312	277	544
Assets not included in any of the above heads.....	22,304	27,120	27,713	26,257

Total resources.....

\$1,981,872

\$2,074,282

\$2,244,494

\$2,285,615

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	84,651	85,394	85,254	84,281
Preferred deposits, viz.:				
Due New York State savings banks.....	63,169	60,923	64,755	51,200
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	16,185	21,919	51,159	19,943
Deposits by the State of New York.....	216,000	200,000	180,000	180,000
Other deposits secured by pledge of assets.....	11,573	11,573	11,717	11,717
Due depositors, not preferred.....	1,264,866	1,372,349	1,528,858	1,609,500
Due to trust companies, banks and bankers.....	14,359	10,033	10,047	8,905
Other liabilities.....	11,069	12,091	12,704	20,069
Total liabilities.....	\$1,981,872	\$2,074,282	\$2,244,494	\$2,285,615



52. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.*

EDWARD L. FROST, *Vice-President,*

[Second street and Boulevard; organized 1910]

JOHN A. ALBERTSON, *Vice-President*

JOHN O. BERGEN, *Secretary.*

CHARLES L. CONKLIN, *Assistant Secretary.*

DIRECTORS

JOHN A. ALBERTSON,

THOMAS W. ALBERTSON,

FRED H. POST,

JOHN C. BAKER,

GEORGE S. EMORY,

WILLIAM W. BALDWIN,

EDWARD L. FROST,

FREDERICK C. HICKS,

LORIN K. SCUDDER,

GEORGE L. HUBBELL,

HENRY F. HUETTNER,

DANIEL UNDERHILL,

JOTHAM POST,

FREDERICK E. WILLITS,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.: Public securities, market value.....	\$86,177	\$85,721	\$65,680	\$39,575
Private securities, market value.....	522,820	531,788	531,644	604,373
Real estate owned.....	84,305	106,382	110,901	111,807
Mortgages owned.....	283,980	317,780	316,611	327,645
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	49,281	56,609	52,049	51,424
Loans and discounts secured by other collateral.....	83,994	86,605	81,682	87,401
Loans, discounts and bills purchased not secured by collateral.....	159,316	203,086	178,231	179,137
Overdrafts.....	1	17	3	16
Due from trust companies, banks and bankers.....	377,456	256,958	179,382	217,408
Specie.....	54,251	56,065	60,499	60,271
Legal tender notes and notes of national banks.....	10,450	6,485	15,800	11,150
Federal reserve notes.....	2,645	1,270	1,465	995
Cash items.....	626	686	514	1,139
Assets not included in any of the above heads.....	16,422	18,553	19,111	17,218
Total resources.....	\$1,731,724	\$1,728,005	\$1,613,572	\$1,709,559

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	117,177	115,621	121,752	125,382
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	91,585	98,128	55,428	33,862
Deposits by the State of New York.....	33,000	30,000	30,000	30,000
Other deposits secured by pledge of assets.....	5,744	5,744	5,816	5,816
Due depositors, not preferred.....	1,374,683	1,368,330	1,290,342	1,398,002
Due to trust companies, banks and bankers.....	1,860	1,357	2,989	2,772
Other liabilities.....	7,675	8,827	7,245	13,725
Total liabilities.....	\$1,731,724	\$1,728,005	\$1,613,572	\$1,709,559

## 53. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, President.

[264-268 Main street; organized 1901]

HENRI J. VAN SELM, Secretary.

ROBERT P. CARPENTER, Vice-President.

J. ARTHUR HUNTINGTON, Assistant Secretary.

J. MARSHALL PERLEY, Trust Officer.

## DIRECTORS

WILLIAM W. BISSELL,

ALONZO GUEST,

HENRI J. VAN SELM,

JOHN H. TROY,

D. W. TIERNEY.

ALBERT MAHLSTEDT,

H. E. COLWELL,

CHARLES BABER,

SAMUEL F. SWINBURNE,

FREDERICK H. SEACORD,

CHARLES W. HARMAN,

ROBERT P. CARPENTER,

THOMAS S. DRAKE,

EDSON S. LOTT.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$286,663	\$400,171	\$184,421	\$218,483
Private securities, market value.....	1,113,341	1,212,192	1,224,492	1,272,367
Real estate owned.....	155,449	156,311	156,386	159,251
Mortgages owned.....	329,725	342,050	384,050	375,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	263,152	245,482	237,669	255,294
Loans and discounts secured by other collateral.....	141,183	150,979	147,770	131,822
Loans, discounts and bills purchased not secured by collateral.....	597,902	531,835	521,459	507,840
Overdrafts.....	26	239	159	177
Due from trust companies, banks and bankers.....	400,593	362,724	252,295	333,238
Specie.....	62,212	63,856	69,660	64,150
Legal tender notes and notes of national banks.....	28,893	28,768	19,353	12,756
Federal reserve notes.....	21,765	14,230	12,250	22,140
Cash items.....	4,753	11,472	6,173	7,552
Assets not included in any of the above heads.....	44,511	50,430	45,944	54,804
Total resources.....	\$3,430,168	\$3,570,739	\$3,262,086	\$3,414,924

## LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	93,127	101,562	109,315	120,904
Preferred deposits, viz.:				
Due New York State savings banks.....	10,954	33,969	19,465	24,447
Due New York State savings and loan associations, credit unions and land bank.....	9,701	6,166	2,301	9,291
Other deposits due as executor, administrator, guardian, receiver, trustee, etc.....				
New York.....	94,706	129,165	79,559	95,209
Deposits of assets.....	98,000	88,000	85,000	98,000
Due to trust companies, banks and bankers.....	5,405	5,405	5,472	5,472
Other liabilities.....	2,891,789	2,992,879	2,731,771	2,817,503
	6,799	5,780	9,934	18,056
	19,687	7,813	19,269	26,042
Total liabilities.....	\$3,430,168	\$3,570,739	\$3,262,066	\$3,414,924

54. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President.*

[52 Wall street; chartered 1830]

IRVING L. ROE, *Secretary,*

HENRY PARISH, Jr., *Vice-President,*  
ZEGER W. VAN ZELM, *Vice-President,*

SAMUEL M. B. HOPKINS, *Vice-President,*  
J. LOUIS VAN ZELM, *Assistant Secretary,*  
JOHN C. VEDDER, *Assistant Secretary,*

ALGERNON J. PURDY, *Assistant Secretary,*  
WM. B. AUSTIN, *Assistant Secretary.*

TRUSTEES

CHARLES G. THOMPSON, THOMAS DENNY,  
HENRY PARISH, FRANK S. WITHERBEE,  
FREDERIC W. STEVENS, HENRY A. C. TAYLOR,  
STUYVESANT FISH, C. O'D. ISELIN,  
EDMUND L. BAYLIES, W. EMLEN ROOSEVELT,  
JOSEPH H. CHOATE,

HENRY PARISH, Jr., LINCOLN CROMWELL, ALFRED E. MARLING,  
AUGUSTUS D. JUILLIARD, EDWARD M. TOWNSEND, MOSES TAYLOR,  
HENRY LEWIS MORRIS, WALTER KERR, EDWARD J. HANCY,  
STEPHEN P. NASH, HOWARD TOWNSEND, NICHOLAS BIDDLE,  
CLEVELAND H. DODGE, EUGENE DELANO, WM. M. CRUIKSHANK,  
PAUL TUCKERMAN,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,416,981	\$3,595,050	\$3,814,351	\$3,727,993
Private securities, market value.....	14,282,585	13,997,653	13,981,863	14,060,897
Real estate owned.....	1,954,695	1,954,695	1,975,714	1,976,914
Mortgages owned.....	4,742,410	4,653,265	4,073,365	4,051,365
Loans and discounts secured by other collateral.....	2,625,618	2,316,403	2,240,943	3,031,884
Loans, discounts and bills purchased not secured by collateral.....	12,683,646	9,322,150	10,534,063	10,051,525
Overdrafts.....	63,893	107,593	101,199	105,302
Due from trust companies, banks and bankers.....	1,997,723	1,113,545	1,278,914	1,496,760
Specie.....	3,056,590	2,949,590	2,699,590	2,459,590
Legal tender notes and notes of national banks.....	100,410	100,410	100,410	100,410
Assets not included in any of the above heads.....	766,083	339,109	765,422	1,083,701
Total resources.....	\$45,690,634	\$40,449,463	\$41,565,834	\$42,146,341

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	4,157,846	4,016,573	4,233,416	4,443,494
Preferred deposits, viz.:				
Due New York State savings banks.....	438,923	243,028	518,208	392,915
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,506,653	3,033,431	2,695,406	2,857,646
Due depositors, not preferred.....	32,614,890	27,650,344	28,629,822	28,580,230
Due to trust companies, banks and bankers.....	1,363,857	1,198,928	896,288	941,288
Other liabilities.....	3,608,465	3,307,159	3,592,694	3,930,768
Total liabilities.....	\$45,690,634	\$40,449,463	\$41,565,834	\$42,146,341

55. NEW YORK TRUST COMPANY, NEW YORK CITY

MORTIMER N. BUCKNER, *President.*  
FREDERICK J. HORNE, *Vice-President,*  
JAMES DODD, *Vice-President,*

[26 Broad street; organized 1889 as New York Security and Trust Company]

HERBERT W. MORSE, *Secretary.*  
MONTROSE STUART, *Assistant Secretary,*  
ARTHUR S. GIBBS, *Assistant Secretary.*  
JOS. A. FLYNN, *Assistant Secretary.*

TRUSTEES

OTTO T. BANNARD,  
S. READING BERTRON,  
JAMES A. BLAIR,  
MORTIMER N. BUCKNER,  
JAMES C. COLGATE,

ROBERT W. DE FOREST,  
JOHN B. DENNIS,  
BENJAMIN S. GUINNESS,  
F. N. HOFFSTOT,  
FREDERIC B. JENNINGS,  
WALTER JENNINGS,

CHAUNCEY KEEP,  
JOHN C. MCCALL,  
JOHN J. MITCHELL,  
JAMES PARMELEE,  
HENRY C. PHIPPS,  
GEORGE DOUBLEDAY,

E. PARMELEE PRENTICE,  
EDMUND D. RANDOLPH,  
NORMAN P. REAM,  
DEAN SAGE,  
B. AYMAR SANDS,  
JOSEPH J. SLOCUM,

JOHN W. STERLING,  
JAMES STILLMAN,  
MILES TIERNEY,  
ALFRED A. COOK,  
PHILIP T. DODGE,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 30, 1916
Stock and bond investment, viz.:				
Public securities, market value.....	\$4,161,083	\$4,199,726	\$3,858,516	\$4,027,789
Private securities, market value.....	10,483,626	10,586,072	10,499,176	9,101,147
Real estate owned.....	269,535	255,905	268,236	364,945
Mortgages owned.....	2,483,925	3,233,525	3,251,945	2,602,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	758,251	767,751	1,212,451	1,230,951
Loans and discounts secured by other collateral.....	42,713,263	47,187,343	53,700,291	51,397,249
Loans, discounts and bills purchased not secured by collateral.....	6,343,281	7,086,975	6,291,345	5,942,857
Overdrafts.....	9,368	8,942	4,834	35,782
Due from trust companies, banks and bankers.....	10,798,124	7,937,929	7,208,963	5,562,770
Specie.....	4,133,622	7,739,684	5,249,644	5,216,213
Legal tender notes and notes of national banks.....	1,239,431	133,000	1,441,945	64,000
Federal reserve notes.....	25,000	36,000	91,500	96,650

Cash items.....	2,450,023	4,534,166	2,265,833	7,106,935
Customers' liability on acceptances (per contra, see Liabilities).....	500,000	100,000	100,000	100,000
Assets not included in any of the above heads.....	512,217	650,904	645,021	685,545
Total resources.....	\$86,880,749	\$94,457,922	\$96,089,700	\$93,534,983

LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	11,268,575	11,372,284	11,406,888	11,548,634
Preferred deposits, viz.: Due New York State savings banks.....	3,022,972	2,956,222	2,794,911	2,714,103
administrator, guardian, receiver, trustee, .....	8,804,091	12,012,472	16,596,317	4,727,193
.....	1,031,157	2,172,014	566,364	1,987,333
.....	51,127,537	55,336,667	54,655,546	60,041,235
bankers.....	7,430,830	7,172,877	6,323,919	8,724,526
a future date or authorized by commercial .....	500,000	100,000	100,000	100,000
Other liabilities.....	695,587	335,386	645,755	691,959
Total liabilities.....	\$86,880,749	\$94,457,922	\$96,089,700	\$93,534,983



**FELIX M. WOOLWORTH, Secretary.**  
**HARRY M. CLARK, Assistant Secretary.**

**CHARLES J. ELDERFIELD,  
FREDERICK L. LOVELACE,  
J. ALLAN SMITH,**

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$91,000	\$91,000	\$107,712	\$96,500
Private securities, market value.....	315,319	338,453	356,283	381,983
Real estate owned.....	58,042	57,754	57,754	59,754
Mortgages owned.....	35,100	35,000	43,200	45,350
Loans and discounts secured by bonds and mortgage, deed or other real estate collateral.....	250,000	250,000	275,000	275,000
Loans and discounts secured by other collateral.....	600,000	650,000	675,000	750,000
Loans, discounts and bills purchased not secured by collateral.....	253,152	302,573	284,733	331,500
Overdrafts.....	66	232	55	85
Due from trust companies, banks and bankers.....	380,246	319,577	338,301	490,556
Specie.....	26,862	24,064	30,233	32,678
Legal tender notes and notes of national banks.....	34,000	30,000	53,000	28,000
Federal reserve notes.....			2,000	2,000
Cash items.....	7,153	15,969	8,237	13,740
Assets not included in any of the above heads.....	11,521	6,603	13,954	15,278
Total resources.....	\$2,062,461	\$2,121,225	\$2,245,463	\$2,522,424

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	199,258	201,620	207,927	216,969
Preferred deposits, viz.:				
Due New York State savings banks.....	85,000	171,996	146,000	151,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,195	2,175	1,990	1,958
Deposits by the State of New York.....	193,000	174,000	160,000	193,000
Other deposits secured by pledge of assets.....	11,564	12,759	26,702	23,292
Due depositors, not preferred.....	1,378,223	1,345,580	1,501,375	1,680,210
Due to trust companies, banks and bankers.....	83,650	109,124	89,719	139,460
Other liabilities.....	9,571	3,971	11,749	16,535
Total liabilities.....	\$2,062,461	\$2,121,225	\$2,245,462	\$2,522,424

## 57. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

[118-124 Washington street; organized 1910]

F. L. CARLISLE, *President.*D. C. MIDDLETON, *Vice-President.*D. C. MURRAY, *Vice-President.*W. L. SHEPARD, *Assistant Treasurer.*H. A. HICKOK, *Treasurer.*

## DIRECTORS

DAVID M. ANDERSON, FLOYD L. CARLISLE,  
 CHAS. H. ANTHONY, FRED L. DEWEY,  
 CELESTIN C. BURNS, J. FRANCIS DAY,  
 WILLIAM H. STEVENS, JOHN WEEKES,  
 JAMES E. CAMPBELL, FRANK A. EMPSALL,

G. H. P. GOULD, D. CLINTON MURRAY,  
 GEORGE W. KNOWLTON, HENRY PURCELL,  
 BYRON B. TAGGART, WILLIAM S. RICE,  
 GEORGE W. WHITE, CHARLES B. ROGERS,  
 DEWITT C. MIDDLETON, MARK S. WILDER,

BERTRAND H. SNELL,  
 FRANK J. HAUMERT,  
 S. B. RICHARDSON,  
 W. C. STEBBINS,  
 JAMES V. CLEVELAND,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$233,820	\$351,538	\$493,465	\$651,488
Private securities, market value.....	1,296,590	1,620,602	1,556,698	1,804,916
Real estate owned.....	8,762	8,632	8,631	8,700
Mortgages owned.....	393,250	342,100	358,952	364,052
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	63,074	61,265	59,259	65,159
Loans and discounts secured by other collateral.....	766,995	760,416	780,006	1,010,078
Loans, discounts and bills purchased not secured by collateral.....	1,687,648	1,769,533	1,827,953	1,585,516
Overdrafts.....	728	418	471	642
Due from trust companies, banks and bankers.....	304,868	537,414	613,059	395,884
Species.....	75,690	67,216	72,257	76,726
Legal tender notes and notes of national banks.....	43,871	47,175	66,595	64,930
Federal reserve notes.....	.....	4,000	4,000	4,000
Cash items.....	12,975	26,267	8,745	27,594

Customers' liability on acceptances (per contra, see Liabilities) . . .	55,709	98,531	168,081	135,491
Assets not included in any of the above heads . . . . .	52,283	64,761	79,560	84,186
Total resources . . . . .	\$4,996,263	\$5,750,868	\$6,085,752	\$6,369,422

## LIABILITIES

Capital . . . . .	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value) . . . . .	529,473	520,676	550,453	572,231
Preferred deposits, viz.: . . . . .				
Due New York State savings banks . . . . .	199,798	199,272	339,755	327,575
Due New York State savings and loan associations, credit unions and land bank . . . . .	1,748	8,065	14,515	11,610
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository . . . . .	125,845	182,045	195,484	134,727
Banks of the State of New York . . . . .	277,000	257,000	240,000	275,000
of assets . . . . .	3,608	3,963	3,868	2,868
of liabilities . . . . .	29,606	.....	26,225	24,282
of assets . . . . .	3,274,626	3,828,377	3,897,576	4,187,670
of liabilities . . . . .	57,596	229,444	245,292	227,610
Other liabilities . . . . .	55,700	98,531	168,081	135,491
Total liabilities . . . . .	41,355	32,475	46,503	70,358
Total liabilities . . . . .	\$4,996,263	\$5,750,868	\$6,085,752	\$6,369,422

58. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.*

DEXTER K. COLE, *Vice-President.*

DIRECTORS

N. S. ACKERLY,  
CARLL S. BURR,

DEXTER K. COLE,  
A. O. GILDERSLEEVE,  
RICHARD W. HAWKINS,

JOSEPH B. MORRELL,  
CHARLES S. MOTT,

FREEMAN T. HULSE,  
HENRY S. MOTT,  
FRANK QUACKENBUSH,

HENRY M. RANDALL,  
ROSWELL DAVIS,

CHARLES S. C. SMITH, *Secretary.*

CHARLES S. MOTT, *Treasurer.*

[45 Main street; organised 1912]

J. B. MORRELL, *Vice-President.*  
HOWARD T. LEFFERTS, *Trust Officer.*

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$69,531	\$85,910	\$112,838	\$122,803
Private securities, market value.....	69,022	75,025	77,123	93,563
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	93,350	93,600	96,350	95,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,425	15,125	14,125	11,511
Loans and discounts secured by other collateral.....	107,367	92,219	88,405	81,552
Loans, discounts and bills purchased not secured by collateral.....	112,716	118,619	121,691	135,189
Overdrafts.....	27	34	11	51
Due from trust companies, banks and bankers.....	58,109	67,030	60,206	74,541
Specie.....	5,654	4,748	3,493	3,944
Legal tender notes and notes of national banks.....	7,565	6,967	11,191	10,840
Federal reserve notes.....	600	100	500	500
Cash items.....	14	455	286	71
Assets not included in any of the above heads.....	3,503	4,002	4,003	4,004
Total resources.....	\$552,883	\$575,834	\$597,222	\$646,019

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	52,036	55,591	54,534	56,893
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	6,459	6,532	6,551	7,245
Deposits by the State of New York.....	33,000	30,000	30,000	30,000
Other deposits secured by pledge of assets.....	6,023	6,508	5,594	6,417
Due depositors, not preferred.....	346,094	359,106	396,365	436,062
Due to trust companies, banks and bankers.....	4,770	12,884	177	4,400
Other liabilities.....	4,501	5,213	4,001	5,002
Total liabilities.....	\$552,883	\$575,834	\$597,222	\$646,019

## 59. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 1914].

T. H. QUINN, *President.*JOHN C. BURGER, *Vice-President.*W. J. BRAUNSCHWEIGER, *Secretary.*

## DIRECTORS

M. J. HAUGH,  
O. W. PIERCE,Wm. J. FOSS,  
F. L. BARTLETT,T. B. LOUGHLEN,  
W. A. DUSENBURY,T. H. QUINN,  
F. C. OLDS.

JOHN C. BURGER,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$82,200	\$66,200	\$77,300	\$138,300
Private securities, market value.....	130,800	175,900	169,800	208,300
Real estate owned.....	13,000	13,000	13,000	13,000
Mortgages owned.....	121,590	134,385	129,810	143,340
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	27,500	32,148	30,946	37,256
Loans and discounts secured by other collateral.....	140,087	152,532	140,242	133,437
Loans, discounts and bills purchased not secured by collateral.....	261,624	220,978	275,946	279,106
Overdrafts.....	183	.....	.....	.....
Due from trust companies, banks and bankers.....	153,602	185,543	163,157	101,210
Specie.....	6,687	6,726	15,841	17,062
Legal tender notes and notes of national banks.....	18,470	18,005	8,000	8,910
Cash items.....	3,620	10,466	3,509	2,068
Assets not included in any of the above heads.....	15,138	15,232	17,853	18,604
Total resources.....	\$974,501	\$1,031,115	\$1,045,404	\$1,100,593

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	8,951	14,742	21,794	23,588
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,769	3,671	3,337	5,193
Deposits by the State of New York.....	33,000	30,000	30,000	33,000
Due depositors, not preferred.....	821,530	870,942	879,172	930,210
Other liabilities.....	8,251	11,760	11,101	8,602
Total liabilities.....	\$974,501	\$1,031,115	\$1,045,404	\$1,100,593



60. ONEIDA COUNTY TRUST COMPANY, UTICA

CHARLES B. ROGERS, *President.*

[73-75 Genesee street; organized 1916]

FRANK R. WINANT, *Treasurer.*

D. CLINTON MURRAY, *Vice-President.*

DIRECTORS

THOMAS R. PROCTOR,	W. D. MIDDLETON,	Wm. T. BAKER,	JOHN A. GIBLIN,	EDWIN H. MARTIN,
D. CLINTON MURRAY,	JOHN H. SHEEHAN,	JOHN J. TOWN,	J. LINDSEY HUGHES,	JAMES B. MURRAY,
OTTO A. MEYER,	FREDERICK T. PROCTOR,	CHAS. B. ROGERS,	GEO. M. WEAVER,	SAMUEL A. BEARDSLEY, Jr.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	.....	\$65,775	\$107,983	\$108,628
Private securities, market value.....	.....	48,759	97,443	187,465
Mortgages owned.....	.....	15,800	28,800	79,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	.....	3,028
Loans and discounts secured by other collateral.....	.....	313,819	248,316	367,074
Loans, discounts and bills purchased not secured by collateral.....	.....	1,025,826	1,157,086	1,095,062
Due from trust companies, banks and bankers.....	.....	583,864	321,167	443,310
Specie.....	.....	17,074	18,319	20,878
Legal tender notes and notes of national banks.....	.....	60,249	65,534	62,100
Federal reserve notes.....	.....	.....	2,000	3,000
Cash items.....	.....	35,976	14,870	23,315
Assets not included in any of the above heads.....	.....	1,236	4,376	24,087
Total resources.....	.....	\$2,168,378	\$2,065,894	\$2,416,947

LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	379,210	392,607	393,200
Preferred deposits, viz.:			
Due New York State savings banks.....	50,871	50,000	50,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	.....	.....	15,460
Deposits by the State of New York.....	32,000	32,000	32,000
Due depositors, not preferred.....	1,319,100	1,225,535	1,497,655
Due to trust companies, banks and bankers.....	127,196	106,441	165,568
Other liabilities.....	10,001	9,311	13,064
Total liabilities.....	\$2,168,378	\$2,065,894	\$2,416,947

61. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President.*  
JAMES H. SMITH, *Vice-President.*  
EDWIN FANCHER,  
JAMES G. HARDING,

EUGENE HORTON,  
W. E. DOUGLAS,  
C. J. EVERSON,  
JOHN BRIGHT,  
JOHN H. MORRISON,  
GEORGE A. SWAYZE,

FRANK HARDING,  
G. SPENCER COWLEY,  
THOMAS WATTS,

JAMES H. SMITH,  
WALTER J. STARTUP,

[75 North street: organised 1892]  
G. SPENCER COWLEY, *Secretary.*  
WM. W. WOODWARD, *Assistant Secretary.*

DIRECTORS

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,027,205	\$1,122,939	\$1,142,648	\$1,125,165
Private securities, market value.....	1,704,388	1,691,940	1,760,415	1,918,369
Real estate owned.....	27,000	27,000	27,000	27,000
Mortgages owned.....	403,100	385,350	399,535	389,810
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	36,648	40,448	39,348	31,398
Loans and discounts secured by other collateral.....	178,416	170,371	151,736	122,198
Loans, discounts and bills purchased not secured by collateral.....	239,104	269,439	232,216	258,503
Overdrafts.....	.....	20	26	1
Due from trust companies, banks and bankers.....	517,658	349,144	459,910	527,937
Specie.....	64,533	70,072	59,581	50,851
Legal tender notes and notes of national banks.....	40,300	32,000	40,485	27,590
Federal reserve notes.....	10,000	6,370	7,000	5,000
Cash items.....	9,982	14,256	8,402	27,179
Assets not included in any of the above heads.....	12,073	10,643	12,565	8,451
Total resources.....	\$4,270,407	\$4,189,992	\$4,340,867	\$4,519,452

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	303,695	310,278	304,278	307,300
Preferred deposits, viz.:				
Due New York State savings banks.....	12,441	34,284	20,952	16,384
Due New York State savings and loan associations, credit unions and land bank.....	10,210	9,638	5,537	8,143
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	53,235	48,753	55,113	48,431
Other deposits secured by pledge of assets.....	10,431	10,410	10,200	10,290
Due depositors, not preferred.....	3,741,145	3,662,133	3,799,946	3,955,943
Due to trust companies, banks and bankers.....	7,920	2,510	4,399	3,942
Other liabilities.....	31,330	11,986	40,442	69,019
Total liabilities.....	\$4,270,407	\$4,189,992	\$4,340,867	\$4,519,452

## 62. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

[81 Court street; organized 1914]

FRANK B. NEWELL, *President.*  
ALONZO ROBERSON, *Vice-President.*WILLIS SHARP KILMER, *Vice-President.*  
THEODORE R. TUTHILL, *Secretary.*MARTIN H. SAWTELLE, *Treasurer.*  
RICHARD E. LUSK, *Assistant Treasurer.*

## DIRECTORS

ALONZO ROBERSON,	J. FRANCIS DAY,	JOHN B. SIMPSON,	WILLIS SHARPE KILMER,	BENJAMIN T. ASH,
FRANK B. NEWELL,	THEODORE R. TUTHILL	CHARLES S. DARLING,	JEROME B. HADSELL,	FRANK L. DENNIS,
JOHN HULL, Jr.,	EDWARD N. ABBOT,	W. WIRT NEWELL,	NORMAN W. WALDRON,	HENRY L. BEACH.
GEORGE W. FAIRCHILD,	EDWARD M. HANRAHAN,	GEORGE R. NELSON,	J. HARRY UNDERWOOD,	GEORGE H. BARLOW,

## RESOURCES

## Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
	\$379,172	\$362,009	\$580,731	\$681,235
	885,298	895,975	839,142	910,617
	165,000	180,474	216,165	237,936
	519,465	549,100	615,237	714,037
	77,600	88,500	77,650	71,425
	332,815	271,461	262,290	237,659
	760,601	765,629	670,597	749,899
	15	.....	1	.....
	409,703	716,989	750,820	495,033
	19,598	16,968	16,748	25,991
	109,206	92,017	138,487	169,271
	1,350	1,350	1,000	10,000
	22,808	38,432	24,155	36,922
	25,004	28,503	35,005	30,003
Total resources.....	\$3,707,635	\$4,007,497	\$4,228,028	\$4,370,028

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	141,704	145,188	157,872	175,025
Preferred deposits, viz.:				
Due New York State savings banks.....	25,000	25,000	25,000	25,000
Due New York State savings and loan associations, credit unions and land bank.....	215	639	1,062	1,717
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	18,531	20,829	56,914	63,000
Deposits by the State of New York.....	75,000	67,000	67,000	75,000
Deposits by the Superintendent of Banks of the State of New York.....	22,133	22,343	25,599	25,267
of assets.....	117,554	123,408	126,096	117,285
by bankers.....	2,685,100	3,085,493	3,228,292	3,300,153
Other liabilities.....	104,025	59,481	25,607	55,631
	18,873	8,178	19,896	31,867
Total liabilities.....	\$3,707,635	\$4,007,497	\$4,228,028	\$4,370,028

## 63. THE PEOPLE'S TRUST COMPANY, BROOKLYN

[181-183 Montague street; organized 1889]

CHARLES A. BOODY, *President.*  
 J. G. DETTMER, *Vice-President.*  
 HORACE J. MORSE, *Vice-President.*

WILLIAM A. FISHER, *Assistant Secretary.*  
 J. FRANK BIRDSELL, *Assistant Secretary.*  
 WILLIAM F. AYLING, *Assistant Secretary.*

CHARLES L. SCHENCK, *Secretary.*  
 HENRY M. HEATH, *Assistant Secretary.*  
 CLARANCE I. MCGOWAN, *Assistant Secretary.*

## TRUSTEES

J. G. DETTMER, ALBERT TAG,  
 HORACE J. MORSE, ANDREW D. BAIRD,  
 WILLIAM B. HILL, DAVID A. BOODY,  
 HOWARD M. SMITH, WILLIAM C. COURTNEY,  
 WILLIAM H. GOOD.

W. EUGENE KIMBALL,  
 ADRIAN T. KIERNAN,  
 CHARLES M. ENGLIS,  
 GEORGE W. DAVISON,

WILLIAM E. HARMON,  
 CHARLES A. BOODY,  
 MAX RUCKGABER, Jr.,  
 WALTER V. CRANFORD,  
 CHARLES E. ROBERTSON,

JAMES H. JOURDAN,  
 JOHN F. HILDEBRAND,  
 THOMAS E. MURRAY,  
 FRANCIS L. NOBLE.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,535,091	\$1,619,758	\$1,830,645	\$1,863,701
Private securities, market value.....	7,415,968	7,351,001	7,077,875	6,808,512
Real estate owned.....	635,465	590,081	700,873	684,015
Mortgages owned.....	1,118,363	1,328,731	1,303,818	1,307,622
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	481,783	489,158	377,358	378,083
Loans and discounts secured by other collateral.....	6,747,450	8,340,443	8,813,327	10,047,755
Loans, discounts and bills purchased not secured by collateral.....	1,874,130	2,282,916	2,175,589	2,274,628
Overdrafts.....	701	771	971	1,015
Due from trust companies, banks and bankers.....	3,499,141	4,451,644	2,392,810	2,501,158
Specie.....	1,680,878	1,702,831	1,982,831	1,994,067
Legal tender notes and notes of national banks.....	205,408	214,670	236,155	156,145
Federal reserve notes.....	20,650	9,270	21,720	43,605

Cash items.....	978,894	1,407,794	650,683	1,339,076
Customers' liability on acceptances (per contra, see Liabilities).....	100,000	100,000	95,000	100,000
Assets not included in any of the above heads.....	179,432	211,260	209,662	193,633
Total resources.....	\$26,473,354	\$30,100,328	\$27,869,317	\$29,693,015

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	1,622,491	1,660,178	1,690,333	1,722,030
Preferred deposits, viz.:				
Due New York State savings banks.....	2,557,403	2,812,210	2,720,986	2,670,056
Due New York State savings and loan associations, credit unions and land bank.....	29,915	37,046	32,168	27,523
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	378,546	351,042	283,308	282,881
Deposits by the State of New York.....	300,000	260,000	175,000	250,000
Deposits by the Superintendent of Banks of the State of New York.....	77,949	14,367	3,354	3,552
Other deposits secured by pledge of assets.....	349,321	356,431	401,076	466,881
Due depositors, not preferred.....	19,816,220	23,311,806	21,003,606	22,787,000
Due to trust companies, banks and bankers.....	44,862	55,705	229,146	226,668
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	100,000	100,000	95,000	100,000
Other liabilities.....	196,647	141,543	235,340	156,424
Total liabilities.....	\$26,473,354	\$30,100,328	\$27,869,317	\$29,693,015



64. **POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE**

STEPHEN G. GUERNSEY, *President.*  
 CHARLES W. PILGRIM, *Vice-President.*  
 WALTER J. WESLEY, *Assistant Treasurer.*

[236 Main street; organized 1901]

ADNA F. HEATON, *Vice-President.*

THOMAS W. BARRETT, *Treasurer.*  
 E. P. CORLISS, *Assistant Treasurer.*  
 C. W. H. ARNOLD, *Secretary.*

**DIRECTORS**

S. G. GUERNSEY,	THOMAS W. BARRETT,	SAMUEL K. RUPLEY,	FRANK J. LEFEVER,	E. LYMAN BROWN,
PETER H. TROY,	B. P. WAYNE,	ADNA F. HEATON,	FRANK J. SCHWARTZ,	GEORGE A. COLEMAN,
J. WILSON FOUCHER,	C. W. H. ARNOLD,	CHARLES W. PILGRIM,	L. H. VAIL,	STEPHEN S. MAPES.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$289,450	\$271,700	\$351,635	\$421,062
Private securities, market value.....	1,231,600	1,197,200	1,213,300	1,259,962
Real estate owned.....	136,700	136,700	136,700	136,700
Mortgages owned.....	696,956	765,235	822,306	909,321
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	54,740	94,653	60,386	80,119
Loans and discounts secured by other collateral.....	516,881	524,042	531,818	566,967
Loans, discounts and bills purchased not secured by collateral.....	566,320	575,009	555,428	551,257
Overdrafts.....	531	254	227	470
Due from trust companies, banks and bankers.....	191,170	204,847	247,877	217,994
Specie.....	15,680	17,547	18,753	12,453
Legal tender notes and notes of national banks.....	32,502	31,817	44,913	25,120
Federal reserve notes.....	4,542	4,786	5,580	3,055
Cash items.....	22,596	33,918	13,029	22,702
Assets not included in any of the above heads.....	42,111	37,639	45,863	42,439
Total resources.....	\$3,801,779	\$3,895,347	\$4,047,815	\$4,249,621

## LIABILITIES

Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	172,606	153,353	152,469	209,360
Preferred deposits, viz.:				
banks.....	20,000	20,000	20,000	20,000
or, administrator, guardian, receiver, trustee,				
.....	39,150	43,742	42,996	39,227
York.....	78,603	115,583	36,156	54,448
dge of assets.....	7,656	7,752	7,752	7,752
.....	6,533	1,577	62,015	59,711
.....	3,315,463	3,399,041	3,569,090	3,670,534
and bankers.....	12,680	22,972	6,742	16,509
.....	24,089	6,327	25,595	47,080
Total liabilities.....	\$3,801,779	\$3,895,347	\$4,047,815	\$4,249,621

65. PUTNAM COUNTY TRUST COMPANY, BREWSTER

[Organised 1916]

J. DOUGLAS MEAD, *President.*  
FRANK WELLS, *Vice-President.*

WILSON H. CRANE, *Secretary.*

DIRECTORS  
J. DOUGLAS MEAD, CLAYTON RYDER, G. MORTIMER RUNDLE, H. HOBART KEELER, EDW. D. STANNARD,  
FREDERICK S. BARNUM, AMBROSE F. McCABE, FRANK WELLS, HILLYER RYDER, HARRY H. WELLS.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.: Public securities, market value..... Private securities, market value..... Due from trust companies, banks and bankers..... Specie..... Legal tender notes and notes of national banks..... Assets not included in any of the above heads.....	..... ..... ..... ..... ..... .....	\$102,276 ..... 17,723 ..... ..... ..... 1	\$121,914 ..... 8,662 123 200 2,639	\$121,839 3,108 8,721 116 339 1,556
Total resources.....	.....	\$120,000	\$133,538	\$135,679

LIABILITIES

Capital.....	.....	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	.....	20,000	20,715	19,259
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	.....	.....	.....	44
Due depositors, not preferred.....	.....	.....	12,823	14,383
Other liabilities.....	.....	.....	.....	1,993
Total liabilities.....	.....	\$120,000	\$133,538	\$135,679

## 67. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1863 as the Safe Deposit Company of Rochester]

E. FRANK BREWSTER, Vice-President.

ROBERT C. WATSON, Secretary.

TAYLOR D. BIDWELL, Assistant Secretary.

## DIRECTORS

FRANK A. WARD,

JOSIAH ANSTICE,

ROBERT C. WATSON,

GEORGE W. THAYER,

EDWARD G. MINER,

E. FRANK BREWSTER,

WM. A. HUBBARD, Jr.,

FRANK T. SAGE,

GEORGE C. GORDON,

R. ANDREW HAMILTON,

THOMAS J. DEVINE,

V. MOREAU SMITH,

JAMES S. HAVENS,

LUCIUS W. ROBINSON,

JOHN E. DURAND,

THOMAS H. CHEW.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,322,630	\$1,358,630	\$1,563,670	\$1,511,128
Private securities, market value.....	7,444,242	7,418,276	7,426,604	7,476,614
Real estate owned.....	360,000	360,000	360,000	360,000
Mortgages owned.....	6,829,373	6,960,953	6,898,453	6,980,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	67,375	77,275	108,825	86,325
Loans and discounts secured by other collateral.....	5,174,083	4,839,475	5,235,004	5,380,472
Loans, discounts and bills purchased not secured by collateral.....	42,303	48,718	101,524	52,134
Overdrafts.....	108	22	60	51
Due from trust companies, banks and bankers.....	1,463,154	1,222,677	1,194,122	1,340,783
Specie.....	218,573	215,907	210,808	215,218
Legal tender notes and notes of national banks.....	702,358	679,532	646,944	631,647
Federal reserve notes.....	.....	.....	.....	16,000
Cash items.....	31,035	249,268	39,515	36,615
Assets not included in any of the above heads.....	176,870	197,869	156,224	237,366
Total resources.....	\$23,832,104	\$23,628,602	\$23,941,753	\$24,323,643

## LIABILITIES

Capital . . . . .	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) . . . . .	853,892	904,467	894,426	942,707
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	34,000	34,000	45,210	45,210
Due New York State savings and loan associations, credit unions and land bank . . . . .	1,284	2,341	2,230	5,370
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository . . . . .	454,264	482,764	435,435	416,561
Deposits by the State of New York . . . . .	110,000	110,000	110,000	250,000
Due . . . . .	21,613,400	21,509,516	21,635,851	21,732,063
Due . . . . .	23,512	23,512	91,590	28,020
Oth . . . . .	241,752	62,002	227,002	408,112
Total liabilities . . . . .	\$23,832,104	\$23,628,002	\$23,941,753	\$24,323,643

67. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]

E. FRANK BREWSTER, *Vice-President.*

ROBERT C. WATSON, *Secretary.*

TAYLOR D. BIDWELL, *Assistant Secretary.*

DIRECTORS

FRANK A. WARD.

JOSIAH ANSTICE.

ROBERT C. WATSON.

GEORGE W. THAYER.

EDWARD G. MINER.

E. FRANK BREWSTER.

WM. A. HUBBARD, Jr..

FRANK T. SAGE.

GEORGE C. GORDON.

R. ANDREW HAMILTON.

THOMAS J. DEVINE.

V. MOREAU SMITH.

JAMES S. HAVENS.

LUCIUS W. ROBINSON.

JOHN E. DURAND.

THOMAS H. CHEW.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,322,630	\$1,358,630	\$1,563,670	\$1,511,128
Private securities, market value.....	7,444,242	7,418,276	7,426,604	7,476,614
Real estate owned.....	360,000	360,000	360,000	360,000
Mortgages owned.....	6,829,373	6,960,953	6,898,453	6,980,290
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	67,375	77,275	108,825	86,325
Loans and discounts secured by other collateral.....	5,174,083	4,839,475	5,235,004	5,380,472
Loans, discounts and bills purchased not secured by collateral.....	42,303	48,718	101,524	52,134
Overdrafts.....	108	22	60	51
Due from trust companies, banks and bankers.....	1,463,154	1,222,677	1,194,122	1,340,783
Specie.....	218,573	215,907	210,808	215,218
Legal tender notes and notes of national banks.....	702,358	679,532	646,944	631,647
Federal reserve notes.....				15,000
Cash items.....	31,035	249,268	39,515	36,615
Assets not included in any of the above heads.....	176,870	197,869	156,224	237,366
Total resources.....	\$23,832,104	\$23,628,602	\$23,941,753	\$24,323,643

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	853,892	904,467	894,428	942,707
Preferred deposits, viz.:				
Due New York State savings banks.....	34,000	34,000	45,210	45,210
Due New York State savings and loan associations, credit unions and land bank.....	1,284	2,341	2,239	5,370
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	454,264	482,764	435,435	416,561
Deposits by the State of New York.....	110,000	110,000	110,000	250,000
Due depositors, not preferred.....	21,613,400	21,509,516	21,635,851	21,732,663
Due to trust companies, banks and bankers.....	23,512	23,512	91,590	23,020
Other liabilities.....	241,752	62,002	227,002	408,112
Total liabilities.....	\$23,832,104	\$23,628,602	\$23,941,753	\$24,323,643



## 68. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*  
EUGENE F. PERKY, *Vice-President.*

[Broadway and Main street; organised 1906]

ARTHUR A. G. LUDERS, *Secretary.*  
WILSON P. FOSS, *Vice-President.*

## DIRECTORS

FRANK R. CRUMBIE,	ROBERT SCHMITT,	HARVEY DE BAUN,	CHARLES FRANCIS,	LEWIS H. HUTTON,
EUGENE F. PERRY,	HOWARD VAN BUREN,	F. MONROE DYER,	WILSON P. FOSS,	JAMES KILBY.
ARTHUR A. G. LUDERS,	C. CARLTON KELLEY,	JOHN M. ERNST,	WALTER G. HAMILTON,	E. J. S. VAN HOUTEN.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$86,749	\$57,283	\$55,641	\$55,630
Private securities, market value.....	513,930	550,579	579,926	606,465
Real estate owned.....	55,002	55,002	54,527	54,000
Mortgages owned.....	257,557	278,647	281,997	294,522
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	36,293	36,635	40,895	38,358
Loans and discounts secured by other collateral.....	119,990	170,639	203,483	204,483
Loans, discounts and bills purchased by collateral.....	202,801	206,341	195,996	213,963
Overdrafts.....	.....	.....	32	83
Due from trust companies, banks and bankers.....	76,026	115,459	74,465	50,241
Specie.....	11,255	12,577	11,242	12,547
Legal tender notes and notes of national banks.....	9,816	25,549	12,279	12,711
Federal reserve notes.....	2,645	265	1,640	610
Cash items.....	3,538	971	881	1,369
Assets not included in any of the above heads.....	18,983	17,203	14,560	20,239
Total resources.....	\$1,389,590	\$1,527,150	\$1,527,504	\$1,565,221

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	50,755	48,891	51,676	53,454
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,789	6,769	6,623	7,143
Deposits by the State of New York.....	35,000	32,000	32,000	32,000
Other deposits secured by pledge of assets.....	7,059	7,146	7,146	7,146
Due depositors, not preferred.....	1,170,677	1,327,335	1,310,910	1,340,217
Due to trust companies, banks and bankers.....	13,132	1,531	9,797	7,661
Other liabilities.....	9,178	3,478	9,352	17,600
Total liabilities.....	\$1,389,590	\$1,527,150	\$1,527,504	\$1,565,221

## 69. ROME TRUST COMPANY, ROME

[101-103 South James street; organized 1915]

F. M. SHELLEY, *President*,  
JOHN D. McMAHON, *Vice-President*,C. FRANK FLOYD, *Vice-President*,  
A. D. WHITE, *Secretary*.H. W. BARNARD, *Treasurer*.

## DIRECTORS

W. T. BINKS,  
E. D. BESLEY,  
G. H. BROWN,  
H. W. BARNARD,LAWRENCE CAREY,  
H. T. DYETT,  
MICHAEL DULY,  
A. S. EVANS,C. FRANK FLOYD,  
BARTON HASELTON,  
F. J. HAGER,  
JACOB KARLEN,JOHN D. McMAHON,  
F. G. RATHBUN,  
F. M. SHELLEY,  
P. C. THOMAS,J. L. WILLIAMS,  
A. D. WHITE,  
ALBERT R. KESSINGER,  
F. A. EVANS,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$186,329	\$231,836	\$272,918	\$276,982
Private securities, market value.....	419,839	521,201	545,341	569,085
Real estate owned.....	34,050	78,684	81,173	81,173
Mortgages owned.....	126,006	180,815	209,056	258,529
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,382	4,108	4,098	8,418
Loans and discounts secured by other collateral.....	313,778	334,502	359,066	372,344
Loans, discounts and bills purchased not secured by collateral.....	760,673	850,427	890,143	929,412
Overdrafts.....	727	1,572	1,701	587
Due from trust companies, banks and bankers.....	335,425	217,097	343,349	310,178
Specie.....	36,053	108,377	4,401	2,841
Legal tender notes and notes of national banks.....	66,143	.....	71,017	53,348
Federal reserve notes.....	3,500	.....	.....	.....
Cash items.....	6,282	14,533	4,523	15,312
Assets not included in any of the above heads.....	64,069	15,705	24,215	27,477
Total resources.....	\$2,360,256	\$2,558,857	\$2,811,001	\$2,905,080

## LIABILITIES

Capital .....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value) .....	79,274	89,694	98,053	107,883
Preferred deposits, viz.:				
Due New York State savings banks .....	85,699	83,802	73,108	89,809
Due New York State savings and loan associations, credit unions and land bank .....	870	.....	109	632
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	300	100	100	100
Deposits by the State of New York .....	150,000	123,000	118,000	150,000
of assets .....	3,210	.....	.....	.....
bankers .....	1,623,007	1,854,501	2,126,260	2,150,769
.....	104,429	102,596	84,736	96,382
.....	13,467	5,164	11,235	10,091
Total liabilities .....	\$2,360,256	\$2,558,857	\$2,811,601	\$2,905,686

70. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

[45 Ford street; organized 1915]

WILLIAM M. STEPHENS, *President,*  
ROBERT E. WATERMAN, *Vice-President,*

THOMAS H. LAWRENCE, *Secretary,*  
HOWARD L. KETCHAM, *Treasurer.*

DIRECTORS

CHARLES W. McCLAIR,	W. J. RUSSELL,	JOHN C. TULLOCH,	REUBEN W. DOBISKY,	LEO FRANK,
WILLARD N. BELL,	JOSEPH E. FELL,	WILLIAM A. HAWKSHAW,	J. LESLIE CRAIG,	THOMAS H. LAWRENCE,
CHARLES W. LOOMIS,	WILLIAM D. BRITTON,	HYMAN S. FISHER,	HERBERT G. CHANDLER,	WILLIAM M. STEPHENS,
WILLIAM CRAIG,	D. EDWARD A. PEARSON,	ROBERT E. WATERMAN,	ROBERT S. WATERMAN,	WILLIAM H. JONES,
	JOHN F. WELLS,			

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$143,320	\$135,540	\$121,816	\$103,570
Mortgages owned.....	26,068	34,949	41,839	65,099
Loans and discounts secured by other collateral.....	7,960	9,952	10,273	35,475
Loans, discounts and bills purchased not secured by collateral.....	155,201	205,274	247,500	250,838
Overdrafts.....	38	43	.....	31
Due from trust companies, banks and bankers.....	31,807	47,667	26,076	19,942
Specie.....	2,787	3,221	4,003	4,614
Legal tender notes and notes of national banks.....	7,616	6,324	9,052	11,474
Federal reserve notes.....	1,000	1,200	2,300	1,180
Cash items.....	1,017	2,138	795	2,967
Assets not included in any of the above heads.....	24,075	35,148	36,564	19,604
Total resources.....	\$400,889	\$481,456	\$500,218	\$514,794

## LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) ..	33,300	43,058	45,082	28,452
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank .....	5,000	5,000	5,000	5,000
Due ....., administrator, guardian, receiver, trustee.				
.....		4,464	4,746	5,720
ork .....	30,000	27,000	27,000	30,000
.....	218,599	251,416	281,550	298,620
l bankers .....	13,281	49,047	35,489	47,001
.....	700	871	751	1
Total liabilities .....	\$400,889	\$481,456	\$500,218	\$514,794

## 72. SCHENECTADY TRUST COMPANY, SCHENECTADY

GERARDUS SMITH, *President*.

[318-320 State street; organized 1902]

HENRY B. BOARDMAN, *Treasurer*.JOSEPH W. SMITLEY, *Vice-President*,EDWARD D. PALMER, *Cashier*,HENRY A. ALLEN, Jr., *Assistant Treasurer*.

## DIRECTORS

HENRY B. BOARDMAN, JAMES A. VAN VOAST,  
 CHARLES G. BRIGGS, B. R. CAREY,  
 JOHN G. BARRY, ALFRED D. GRAFF,  
 Wm. W. WEMPLE,

WILLIAM L. REID, JOSEPH W. SMITLEY,  
 E. WILBUR RICE, Jr., ALONZO P. STRONG,  
 EDWARD C. WHITMYER, W. H. WRIGHT,  
 GERARDUS SMITH.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$166,264	\$140,917	\$142,330	\$142,292
Private securities, market value.....	2,599,417	2,578,066	2,607,793	2,915,863
Real estate owned.....	110,736	131,263	145,711	153,811
Mortgages owned.....	259,300	261,030	264,060	247,360
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	38,792	29,463	28,367	31,438
Loans and discounts secured by other collateral.....	351,157	357,670	376,653	489,542
Loans, discounts and bills purchased not secured by collateral.....	1,178,434	1,279,775	1,216,041	1,151,030
Overdrafts.....	92	160	69	148
Due from trust companies, banks and bankers.....	536,381	645,626	603,118	647,178
Specie.....	51,183	53,949	61,162	55,431
Legal tender notes and notes of national banks.....	124,475	111,882	287,400	229,169
Federal reserve notes.....	1,290	1,185	11,000	1,125
Cash items.....	14,916	53,332	16,243	50,908
Assets not included in any of the above heads.....	40,416	44,797	42,091	49,877
Total resources.....	\$5,472,853	\$5,689,115	\$5,802,038	\$6,165,172

LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	456,127	467,560	499,749	522,244
Preferred deposits, viz.:				
Due New York State savings banks.....	128,463	144,878	152,036	153,057
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,687	15,311	27,756	29,548
Deposits by the State of New York.....	150,947	133,274	125,917	138,427
Deposits by the Superintendent of Banks of the State of New York.....	34,185	34,185	34,696	34,696
Other deposits secured by pledge of assets.....	90,471	42,057	50,881	52,359
Due depositors, not preferred.....	4,238,818	4,443,161	4,489,043	4,822,855
Due to trust companies, banks and bankers.....	90,456	146,482	142,290	109,506
Other liabilities.....	28,699	12,207	29,670	54,480
Total liabilities.....	\$5,472,853	\$5,689,115	\$5,802,038	\$6,165,172



73. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, President.  
ALEXANDER, M. LINDSAY, Vice-President,  
MORTIMER E. WILE, Assistant Secretary.

[108 Main street, east; chartered 1892]  
JULIUS M. WILE, Vice-President,  
GRANGER A. HOLLISTER, Vice-President,  
WILLIAM H. STACKEL, Trust Officer.

FRANK M. ELLERY, Secretary.

TRUSTEES

JAMES S. WATSON,  
HIRAM W. SIBLEY,  
GRANGER A. HOLLISTER,  
R. M. SEARLE,  
J. WARREN CUTLER,

RUFUS K. DRYER,  
ALEX. M. LINDSAY,  
EDWARD HARRIS,  
O'DONNELL ISELIN,  
P. V. CRITTENDEN,

DANIEL M. BEACH,  
JULIUS M. WILE,  
JOSEPH T. ALLING,  
CHARLES M. EVEREST,  
F. HARPER SIBLEY.

HENRY A. STRONG,  
CARL F. LOMB,  
CHARLES STERN,  
FRANK W. LOVEJOY,  
MORLEY A. STERN,

JOHN C. BARNARD,  
IRVING ROUSE,  
ERNEST L. WOODWARD,  
JESSE W. LINDSAY,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$523,900	\$526,100	\$526,100	\$528,500
Private securities, market value.....	4,638,600	4,879,400	4,959,100	4,916,600
Real estate owned.....	106,500	106,500	106,500	106,500
Mortgages owned.....	765,225	732,625	703,975	668,175
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	117,700	106,300	142,900	142,900
Loans and discounts secured by other collateral.....	4,841,082	4,835,563	5,023,200	4,810,797
Loans, discounts and bills purchased not secured by collateral.....	2,475,818	2,751,233	2,626,085	3,536,577
Overdrafts.....	49	.....	176	375
Due from trust companies, banks and bankers.....	1,454,178	1,814,742	1,810,430	1,421,704
Specie.....	387,726	383,497	422,295	395,313
Legal tender notes and notes of national banks.....	260,480	255,660	281,525	263,535
Federal reserve notes.....	3,000	11,000	4,600	9,000
Cash items.....	105,412	127,398	87,413	192,708
Assets not included in any of the above heads.....	87,408	29,409	75,408	72,409
Total resources.....	\$15,767,078	\$16,559,427	\$16,769,707	\$17,065,093

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	565,952	608,279	622,040	699,575
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	13,743	19,577	18,933	17,375
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	446,122	871,631	621,499	679,544
Deposits by the State of New York.....	80,000	80,000	80,000	80,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Due depositors, not preferred.....	14,178,400	14,609,938	14,934,268	15,226,736
Other liabilities.....	177,861	65,002	187,967	61,863
Total liabilities.....	\$15,767,078	\$16,559,427	\$16,769,707	\$17,065,093

## 73. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President.*

[103 Main street, east; chartered 1892]

FRANK M. ELLERY, *Secretary.*ALEXANDER, M. LINDSAY, *Vice-President,*  
MORTIMER E. WILE, *Assistant Secretary.*JULIUS M. WILE, *Vice-President.*GRANGER A. HOLLISTER, *Vice-President,*  
WILLIAM H. STACKEL, *Trust Officer.*

## TRUSTEES

JAMES S. WATSON, RUFUS K. DRYER,  
HIRAM W. SIBLEY, ALEX. M. LINDSAY,  
GRANGER A. HOLLISTER, EDWARD HARRIS,  
R. M. SEARLE, O'DONNELL ISELIN,  
J. WARREN CUTLER, P. V. CRITTENDEN,HENRY A. STRONG,  
CARL F. LOMB,  
CHARLES STERN,  
FRANK W. LOVEJOY,  
MORLEY A. STERN,JOHN C. BARNARD,  
IRVING ROUSE,  
ERNEST L. WOODWARD,  
JESSE W. LINDSAY,

## RESOURCES

## Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
\$523,900	\$526,100	\$526,100	\$528,500
4,638,600	4,879,400	4,959,100	4,916,600
106,500	106,500	106,500	106,500
765,225	732,625	703,975	668,175
117,700	106,300	142,900	142,900
4,841,082	4,835,563	5,023,200	4,810,797
2,475,818	2,751,233	2,626,085	3,536,577
49	.....	176	375
1,454,178	1,814,742	1,810,430	1,421,704
387,726	383,497	422,295	395,313
260,480	255,660	281,525	263,535
3,000	11,000	4,600	9,000
105,412	127,398	87,413	192,708
87,408	29,409	75,408	72,409
\$15,767,078	\$16,559,427	\$16,769,707	\$17,065,093

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	565,952	608,279	622,040	699,575
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	13,743	19,577	18,933	17,375
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	446,122	871,631	621,499	679,544
Deposits by the State of New York.....	80,000	80,000	80,000	80,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	.....
Due depositors, not preferred.....	14,178,400	14,609,938	14,934,268	15,226,736
Other liabilities.....	177,861	65,002	187,967	61,863
Total liabilities.....	\$15,767,078	\$16,559,427	\$16,769,707	\$17,065,093

74. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President.*  
JAMES K. P. PINE, *Vice-President,*

[Fourth and Grand streets; organized 1902]  
JOHN DON, *Vice-President,*  
JAMES J. CHILD, *Vice-President.*

GEORGE L. HARE, *Secretary.*  
HERBERT S. IDE, *Vice-President.*

DIRECTORS

E. H. BETTS, JOHN DON, JOSEPH MCKAY, J. K. P. PINE,  
THOS. C. BOSWELL, WM. LELAND THOMPSON, J. H. GREEN, FRANK E. NORTON, FRANK L. STEVENS,  
CHAS. CLEMINSHAW, WM. H. SHIELDS, HERBERT S. IDE, JAMES O'NEIL, GEORGE A. CLUETT,  
J. J. CHILD, WM. B. FREAR, JOSEPH J. MURPHY, ROBERT M. TAYLOR, A. J. COOPER.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$371,453	\$392,766	\$421,291	\$476,211
Private securities, market value.....	1,341,439	1,306,351	1,233,026	1,255,732
Real estate owned.....	50,000	50,000	50,000	50,000
Mortgages owned.....	7,000	7,000	7,000	7,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,674	3,736	1,236	.....
Loans and discounts secured by other collateral.....	513,424	501,058	527,789	583,362
Loans, discounts and bills purchased not secured by collateral.....	529,807	544,300	528,578	505,604
Overdrafts.....	302	55	586	67
Due from trust companies, banks and bankers.....	466,827	260,649	443,677	512,325
Specie.....	110,367	103,374	103,905	103,373
Legal tender notes and notes of national banks.....	59,977	51,099	50,200	62,871
Federal reserve notes.....	6,600	5,200	4,000	5,500
Cash items.....	8,057	29,503	5,350	9,882
Assets not included in any of the above heads.....	27,644	13,586	27,864	21,877
Total resources.....	\$3,507,571	\$3,268,677	\$3,404,502	\$3,598,804

## LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	172,930	179,779	181,698	216,211
Preferred deposits, viz.:				
Due New York State savings banks.....	93,653	75,946	91,916	81,166
Due New York State savings and loan associations, credit unions and land bank.....	1,291	3,540	1,827	3,283
Administrator, guardian, receiver, trustee				
rk.....	23,672	13,721	11,825	23,426
of Banks of the State of New York.....	50,000	75,000	75,000	75,000
of assets.....	2,000	2,000	2,000	.....
bankers.....	19,468	32,712	53,288	27,254
.....	2,902,566	2,666,524	2,762,655	2,932,906
.....	19,883	6,793	3,017	3,336
.....	22,603	12,662	21,306	30,721
Total liabilities.....	\$3,507,571	\$3,268,677	\$3,404,502	\$3,593,804

75. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, President.

[Main street; organised 1910]

JOHN S. HOWE, Secretary.

O. EDMUND GRISWOLD, Vice-President.

DIRECTORS

GEORGE M. VAIL,  
D. HENRY BROWN,  
W. W. DEBEVOISE,

JOHN S. HOWE,  
JAMES ELTON,  
ORVIS H. LUCE,  
FRANK W. YOUNG,

JACOB MEYER,  
THADDEUS N. BENJAMIN,  
CHARLES McCABE,  
O. EDMUND GRISWOLD,

JOSEPH M. BELFORD,  
EDWIN D. FISHEL,  
F. PORTER HOWELL,  
ERNEST W. TOOKER,

HUDSON V. GRIFFIN,  
CLARENCE SCOTT,  
RALPH C. BROWN.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$141,967	\$291,766	\$304,675	\$403,118
Private securities, market value.....	355,741	200,945	195,998	276,847
Real estate owned.....	15,000	15,000	15,000	15,000
Mortgages owned.....	285,100	300,900	300,400	333,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	87,492	29,980	43,735	50,435
Loans and discounts secured by other collateral.....	53,795	23,350	79,463	29,475
Loans, discounts and bills purchased not secured by collateral.....	225,918	382,265	245,713	302,855
Due from trust companies, banks and bankers.....	159,504	58,237	192,775	254,709
Specie.....	10,345	11,172	5,370	6,384
Legal tender notes and notes of national banks.....	37,750	34,720	58,315	37,470
Assets not included in any of the above heads.....	19,697	6,503	7,503	9,502
Total resources.....	\$1,392,309	\$1,354,838	\$1,448,947	\$1,719,345

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	114,695	109,017	110,785	121,555
Preferred deposits, viz.:				
Due New York State savings banks.....	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	122,102	101,307	43,442	45,375
Deposits by the State of New York.....	31,000	30,000	30,000	30,000
Other deposits secured by pledge of assets.....	72,938	73,658	56,307	55,479
Due depositors, not preferred.....	911,646	909,455	1,071,412	1,321,935
Due to trust companies, banks and bankers.....	604	.....	.....	.....
Other liabilities.....	9,324	1,401	7,001	15,001
Total liabilities.....	\$1,392,309	\$1,354,838	\$1,448,947	\$1,719,345



## 62. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

[81 Court street; organized 1914]

FRANK B. NEWELL, *President.*  
ALONZO ROBERSON, *Vice-President.*

WILLIS SHARP KILMER, *Vice-President.*  
THEODORE R. TUTHILL, *Secretary.*

MARTIN H. SAWTELLE, *Treasurer.*  
RICHARD E. LUSK, *Assistant Treasurer.*

## DIRECTORS

ALONZO ROBERSON,	J. FRANCIS DAY,	JOHN B. SIMPSON,	WILLIS SHARPE KILMER,	BENJAMIN T. ASH,
FRANK B. NEWELL,	THEODORE R. TUTHILL	CHARLES S. DARLING,	JEROME B. HADSELL,	FRANK L. DENNIS,
JOHN HULL, Jr.,	EDWARD N. ABBOT,	W. WIRT NEWELL,	NORMAN W. WALDRON,	HENRY L. BEACH.
GEORGE W. FAIRCHILD,	EDWARD M. HANRAHAN,	GEORGE R. NELSON,	J. HARRY UNDERWOOD,	GEORGE H. BARLOW.

## RESOURCES

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$379,172	\$362,009	\$580,731	\$681,235
Private securities, market value.....	885,298	895,975	839,142	910,617
Real estate owned.....	165,000	180,474	216,165	237,936
Mortgages owned.....	519,465	549,190	615,237	714,037
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	77,600	88,500	77,650	71,425
Loans and discounts secured by other collateral.....	332,815	271,461	262,290	237,659
Loans, discounts and bills purchased not secured by collateral.....	760,601	765,629	670,597	749,899
Overdrafts.....	15	.....	1	.....
Due from trust companies, banks and bankers.....	409,703	716,989	750,820	495,033
Specie.....	19,598	16,968	16,748	25,991
Legal tender notes and notes of national banks.....	109,206	92,017	138,487	169,271
Federal reserve notes.....	1,350	1,350	1,000	10,000
Cash items.....	22,808	38,432	24,155	36,922
Assets not included in any of the above heads.....	25,004	28,503	35,005	30,003
Total resources.....	\$3,707,635	\$4,007,497	\$4,228,028	\$4,370,028

## LIABILITIES

Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) .....	141,704	145,188	187,572	175,025
Preferred deposits, viz.:				
Due New York State savings banks .....	25,000	25,000	25,000	25,000
Due New York State savings and loan associations, credit unions and land bank .....	215	639	1,062	1,717
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	18,531	20,829	56,914	63,060
Deposits by the State of New York .....	75,000	67,000	67,000	75,000
Deposits by the Superintendent of Banks of the State of New York .....	22,133	22,343	25,599	25,267
of assets .....	117,554	123,406	126,096	117,285
bankers .....	2,685,100	3,085,483	3,228,292	3,300,156
Other liabilities .....	104,025	59,481	25,607	55,631
	18,873	8,178	19,886	31,887
Total liabilities .....	\$3,707,635	\$4,007,497	\$4,228,028	\$4,370,028

77. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY

[176 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York]

CLARENCE H. KELSEY, *President*,  
FRANK BAILEY, *Vice-President*,  
EDWARD O. STANLEY, *Vice-President*,  
CLINTON D. BURDICK, *Vice-President*,  
C. C. HARMSTAD, *Treasurer*,  
  
JOHN W. SHEPARD, *Assistant Treasurer*,  
LOREN H. ROCKWELL, *Assistant Treasurer*,  
NELSON B. SIMON, *Assistant Secretary*,  
  
HORACE ANDERSON, *Assistant Secretary*,  
DAVID BLANK, *Assistant Secretary*,  
HAROLD B. HOYT, *Assistant Secretary*,  
WILLIAM B. EWING, *Trust Officer*.

J. WRAY CLEVELAND, *Secretary*.

TRUSTEES

FRANK BAILEY,  
EDWARD T. BEDFORD,  
CHARLES S. BROWN,  
JULIEN T. DAVIES,  
ROBERT W. DEFOREST,  
  
SANFORD H. STEELE,  
ROBERT GOELET,  
MARTIN JOOST,  
AUGUSTUS D. JUILLIARD,  
CLARENCE H. KELSEY,  
  
JAMES SPEYER,  
JAMES D. LYNCH,  
RANALD H. MACDONALD,  
JAMES H. MANNING,  
EDGAR L. MARSTON,  
  
HENRY ROTH.  
CHARLES MATLACK,  
WILLIAM A. NASH,  
WILLIAM H. NICHOLS,  
ROBERT OLYPHANT,  
  
GEORGE E. IDE,  
CHARLES A. PEABODY,  
WILLIAM H. PORTER,  
JOHN H. McCLEMENT,  
FREDERICK POTTER,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$599,440	\$600,852	\$603,965	\$604,115
Private securities, market value.....	8,200,317	7,942,024	7,600,723	7,460,250
Real estate owned.....	2,596,440	2,664,496	2,631,723	2,660,505
Mortgages owned.....	10,264,406	10,620,156	9,837,186	8,783,220
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,327,954	1,114,567	1,135,739	1,260,045
Loans and discounts secured by other collateral.....	11,256,212	16,605,324	18,052,665	20,345,679
Loans, discounts and bills purchased not secured by collateral.....	3,265,745	3,199,055	3,129,291	3,031,649
Overdrafts.....	2,271	85	1,072	121
Due from trust companies, banks and bankers.....	7,716,440	4,279,927	3,357,605	2,870,493
Specie.....	1,846,218	2,462,842	2,582,554	2,759,616

Legal tender notes and notes of national banks.....	376,920	341,510	284,050	243,082
Federal reserve notes.....	8,090	6,310	18,560	14,440
Cash items.....	1,517,468	1,472,626	1,425,145	1,877,606
Assets not included in any of the above heads.....	685,088	580,993	621,294	567,523
Total resources.....	\$49,663,009	\$51,890,767	\$51,281,572	\$52,478,344

LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits (market value).....	12,295,323	12,227,186	12,542,428	12,587,939
Preferred deposits, viz.:				
Due New York State savings banks.....	1,473,498	1,377,384	1,291,542	1,569,665
Due New York State savings and loan associations, credit unions and land bank.....	91,586	147,298	194,853	360,447
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,005,018	814,004	851,144	902,525
Other deposits secured by pledge of assets.....	57,842	58,958	60,372	56,778
Due depositors, not preferred.....	27,913,018	30,789,976	28,863,253	29,472,698
Due to trust companies, banks and bankers.....	1,365,784	1,146,188	2,008,847	2,039,516
Other liabilities.....	460,940	329,773	469,133	488,776
Total liabilities.....	\$49,663,009	\$51,890,767	\$51,281,572	\$52,478,344

64. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE

STEPHEN G. GUERNSEY, *President.*  
CHARLES W. PILGRIM, *Vice-President.*  
WALTER J. WESLEY, *Assistant Treasurer.*

[236 Main street; organized 1901]

ADNA F. HEATON, *Vice-President.*

THOMAS W. BARRETT, *Treasurer.*  
E. P. CORLISS, *Assistant Treasurer.*  
C. W. H. ARNOLD, *Secretary.*

DIRECTORS

S. G. GUERNSEY,  
PETER H. TROY,  
J. WILSON POUCHER,

THOMAS W. BARRETT,  
B. P. WAYNE,  
C. W. H. ARNOLD,

SAMUEL K. RUPLEY,  
ADNA F. HEATON,  
CHARLES W. PILGRIM,

FRANK J. LEFEVER,  
FRANK J. SCHWARTZ,  
L. H. VAIL,

E. LYMAN BROWN,  
GEORGE A. COLEMAN,  
STEPHEN S. MAPES.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$289,450	\$271,700	\$351,635	\$421,062
Private securities, market value.....	1,231,600	1,197,200	1,213,300	1,259,962
Real estate owned.....	136,700	136,700	136,700	136,700
Mortgages owned.....	696 956	765,235	822,306	909,321
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	54,740	94,653	60,396	80,119
Loans and discounts secured by other collateral.....	516,881	524,042	531,818	566,967
Loans, discounts and bills purchased not secured by collateral.....	566,320	575,009	555,428	551,257
Overdrafts.....	531	254	227	470
Due from trust companies, banks and bankers.....	191,170	204,847	247,877	217,994
Specie.....	15,680	17,547	18,753	12,453
Legal tender notes and notes of national banks.....	32,502	31,817	44,913	25,120
Federal reserve notes.....	4,542	4,786	5,580	3,055
Cash items.....	22,596	33,918	13,029	22,702
Assets not included in any of the above heads.....	42,111	37,639	45,863	42,439
Total resources.....	\$3,801,779	\$3,895,347	\$4,047,815	\$4,249,621

## LIABILITIES

Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
undivided profits (market value).....	172,605	153,353	152,469	209,360
to savings banks.....	20,000	20,000	20,000	20,000
administrator, guardian, receiver, trustee,				
et al.....	39,150	43,742	42,996	39,227
of assets.....	78,803	115,583	36,156	54,443
bankers.....	7,656	7,752	7,752	7,752
	6,533	1,577	62,015	59,711
	3,315,463	3,399,041	3,569,080	3,670,524
	12,690	22,972	6,742	16,509
	24,089	6,327	25,595	47,080
Total liabilities.....	\$3,801,779	\$3,895,347	\$4,047,815	\$4,249,621

79. THE TROY TRUST COMPANY, TROY

[33 Third street; organized 1901]

HENRY S. LUDLOW, *President.*  
ARTHUR T. SMITH, *Vice-President,*

EDWIN Q. LASELL, *Vice-President,*  
HENRY S. DARBY, *Vice-President,*

HAROLD K. DOWNING, *Secretary.*  
FRED BUNCE, *Assistant Secretary.*

DIRECTORS

JAMES H. CALDWELL,  
JOHN T. CHRISTIE,  
HENRY S. DARBY.

CHARLES W. REYNOLDS,  
WILLIAM ROSS,  
M. H. HARTIGAN,

WILLIAM R. LEE,  
C. W. T. BARKER,  
CHARLES B. McMURRAY,

WM. HENRY WARREN.  
A. E. ROCHE,  
ORTON H. THOMAS,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$277,573	\$277,622	\$294,424	\$186,551
Private securities, market value.....	277,474	329,447	350,414	345,424
Real estate owned.....	33,389	33,214	33,401	29,495
Mortgages owned.....	.....	.....	.....	104,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,400	21,400	21,600	21,500
Loans and discounts secured by other collateral.....	353,828	349,132	388,971	390,681
Loans, discounts and bills purchased not secured by collateral.....	674,607	708,729	713,299	763,796
Overdrafts.....	371	53	288	578
Due from trust companies, banks and bankers.....	184,205	168,360	172,322	85,919
Specie.....	31,253	30,540	30,037	33,586
Legal tender notes and notes of national banks.....	31,269	55,787	53,942	32,662
Federal reserve notes.....	8,000	8,000	500	5,000
Cash items.....	4,588	8,995	9,859	9,086
Assets not included in any of the above heads.....	13,196	15,703	16,115	14,368
Total resources.....	\$1,911,153	\$2,006,982	\$2,085,152	\$2,022,646

LIABILITIES

Capital.....	\$200,000			\$200,000
Surplus, including all undivided profits (market value).....	82,016			64,672
Preferred deposits, viz.:				61,153
Due New York State savings banks.....	69,056			61,153
Due New York State savings and loan associations, credit unions and land bank.....	8,772			5,759
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,152			31,318
Deposits by the State of New York.....	100,549			106,262
Other deposits secured by pledge of assets.....	27,088			28,862
Due depositors, not preferred.....	1,381,813			1,470,472
Due to trust companies, banks and bankers.....	32,735			37,716
Other liabilities.....	7,972			16,432
Total liabilities.....	\$1,911,153	\$2,006,982	\$2,085,152	\$2,022,646



80. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

ARTHUR W. LOASBY, *President.*  
  
FREDERICK W. BARKER, *Vice-President,*  
  
ARTHUR W. LOASBY,  
HUNTINGTON B. CROUSE,

[100 North Salina street; chartered 1886]  
  
LUCIUS M. KINNE, *Secretary.*  
  
LEROY B. WILLIAMS,  
WILLIAM W. WIARD,  
A. H. COWIE.

FREDERICK W. BARKER, *Trust Officer.*

REPORT ON TRUST COMPANIES

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.: Public securities, market value..... Private securities, market value..... Mortgages owned..... Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... Loans and discounts secured by other collateral..... Loans, discounts and bills purchased not secured by collateral..... Overdrafts..... Due from trust companies, banks and bankers..... Specie..... Legal tender notes and notes of national banks..... Federal reserve notes..... Cash items..... Assets not included in any of the above heads.....  Total resources.....	\$335,531 9,614,874 581,006  20,474 1,408,975 2,749,632 ..... 2,805,598 87,793 563,149 25,000 30,881 56,670  \$18,279,583	\$249,379 10,604,942 589,676  26,918 1,452,950 3,755,658 ..... 1,402,662 375,970 282,144 20,000 80,684 35,528  \$18,876,506	\$59,165 10,435,658 591,719  20,750 1,655,535 3,574,949 100 1,725,206 395,421 301,000 25,000 57,526 56,040  \$18,896,079	\$54,637 10,818,494 604,845  29,234 2,084,889 3,481,884 2,497 2,321,818 392,883 287,000 10,806 70,657 35,040  \$20,144,633

## LIABILITIES

Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	677,312	666,549	645,551	621,620
Preferred deposits, viz.:				
Due New York State savings banks.....	738,086	770,086	752,508	809,111
Due New York State savings and loan associations, credit unions and land bank.....	3	3	3	3
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	172,992	148,082	166,916	292,133
Deposits by the State of New York.....	328,000	400,000	345,000	480,000
of Banks of the State of New York.....	10,000	10,000	5,000	5,000
.....	4,047	9,425	9,810	18,241
.....	15,160,282	15,769,876	15,723,986	16,486,502
d bankers.....	55,694	83,706	90,064	100,702
.....	133,117	23,833	147,826	266,261
Total liabilities.....	\$18,279,583	\$18,876,506	\$18,896,079	\$20,144,688

81. TRUST COMPANY OF WYOMING COUNTY, WARSAW

HENRY A. PIERCE, *President.*  
JOSEPH C. BUXTON, *Vice-President,*

[85 North Main street; organized 1913]  
CLAYTON E. GILL, *Vice-President,*

CHESTER A. VAN ARSDALE, *Secretary.*  
GEO. LINN HICKEY, *Assistant Secretary.*

DIRECTORS

HENRY A. PIERCE,  
CLAYTON E. GILL,

JOHN HANIGAN,  
CHARLES R. VAN ALLEN,  
MYRON H. KELLEY,

WILLIAM W. METCALF,  
GEORGE E. HOGUE,  
LEWIS BENEDICT,

JOSEPH C. BUXTON,  
C. A. VAN ARSDALE,  
GLEN F. METCALF.

GEORGE P. BAUER,  
JAMES E. SLAUGHT,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$25,925	\$26,075	\$26,475	\$21,737
Private securities, market value.....	142,101	191,800	201,187	187,495
Real estate owned.....	.....	.....	11,000	11,000
Mortgages owned.....	71,166	85,716	79,216	90,916
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	33,915	33,800	32,800	37,800
Loans and discounts secured by other collateral.....	9,025	16,350	14,350	12,100
Loans, discounts and bills purchased not secured by collateral.....	168,369	158,027	179,926	185,876
Overdrafts.....	281	523	153	626
Due from trust companies, banks and bankers.....	39,264	26,538	24,042	45,654
Specie.....	7,534	6,929	8,176	7,459
Legal tender notes and notes of national banks.....	7,485	6,350	4,245	6,160
Federal reserve notes.....	225	290	155	475
Cash items.....	262	341	838	411
Customers' liability on acceptances (per contra, see Liabilities).....	21,000	16,000	16,000	.....
Assets not included in any of the above heads.....	12,542	13,893	13,908	15,276
Total resources.....	\$539,094	\$582,632	\$612,471	\$622,985

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	49,385	50,182	49,357	52,659
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	26,490	27,081	27,299	17,744
Deposits by the State of New York.....	79,000	71,000	71,000	71,000
Due depositors, not preferred.....	245,154	287,780	329,769	346,970
Due to trust companies, banks and bankers.....	.....	10,000	.....	.....
Rediscouunts.....	13,674	18,293	14,778	27,254
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	21,000	16,000	16,000	.....
Other liabilities.....	4,391	2,296	4,268	7,358
Total liabilities.....	\$539,094	\$582,632	\$612,471	\$622,985

## 82. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1903]

THOMAS I. VAN ANTWERP, *President*.JOHN E. WALKER, *Vice-President*,MACNAUGHTON MILLER, *Secretary*.

## DIRECTORS

ARTHUR L. ANDREWS, DONALD McDONALD,  
 BENJAMIN W. ARNOLD, ROBERT C. PRUYN,  
 H. H. BENDER, S. W. ROSENDALE,  
 JOHN R. CARNELL, FRANCIS C. HUYCK,  
 LEDYARD COGSWELL, W. N. S. SANDERS,

GRANGE BARD,  
 GEORGE H. THACHER,  
 T. L. VAN ANTWERP,  
 LOUIS I. WALDMAN,  
 JOHN E. WALKER,  
 SAMUEL HESSBERG,

WILLIAM S. DYER,  
 WILLIAM T. MAYER,  
 ROBERT OLCOTT,  
 JAMES H. MANNING,  
 CHARLES GIBSON,

LESTER H. HELMES,  
 GEORGE W. STEDMAN,  
 JAMES B. LYON,  
 HENRY M. BAGE,  
 JOHN A. BECKER

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Mortgages owned.....	\$458,402	\$458,402	\$462,097	\$462,572
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,584,420	2,535,918	2,633,498	2,726,875
Loans and discounts secured by other collateral.....	75,000	75,000	75,000	75,000
Loans, discounts and bills purchased not secured by collateral.....	73,950	150,700	153,850	155,225
Overdrafts.....	8,968	16,943	14,492	23,500
Due from trust companies, banks and bankers.....	2,038,494	2,022,241	2,342,897	2,443,671
Specie.....	386,808	300,871	271,878	315,475
Legal tender notes and notes of national banks.....	393	851	1,454	603
Federal reserve notes.....	627,686	556,083	557,531	387,845
Cash items.....	73,471	70,081	76,090	85,315
Assets not included in any of the above heads.....	34,018	57,951	37,102	38,223
	14,000	14,000	15,250	17,700
	40,169	86,841	35,493	60,178
	68,247	74,201	71,811	69,454
Total resources.....	\$6,494,026	\$6,419,883	\$6,748,047	\$6,856,330

## LIABILITIES

Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	630,240	640,277	652,861	681,663
Preferred deposits, viz.:				
Due New York State savings banks.....	618,721	427,826	614,903	464,903
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	292,841	367,796	257,342	306,175
Deposits by the State of New York.....	200,000	180,000	150,000	200,000
of Banks of the State of New York.....	27,779	27,453	22,542	20,174
of assets.....	98,088	155,421	168,126	129,767
bankers.....	4,263,301	4,282,584	4,609,401	4,682,600
Other liabilities.....	61,319	62,997	74,111	75,983
	42,988	25,579	49,755	45,284
Total liabilities.....	\$6,484,026	\$6,419,823	\$6,748,047	\$6,856,389

### 83. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

584

FRANK MERZ, *President.*

[211 Main street; organized 1894]

ARTHUR H. GREENLUND, *Treasurer.*

FREDERICK P. HALL, *Vice-President,*

ARTHUR K. BRIGGS, *Vice-President,*  
GEORGE R. BUTTS, *Assistant Cashier.*

HARRY L. BRIGGS, *Cashier.*

#### DIRECTORS

FREDERICK P. HALL, ARTHUR H. GREENLUND, HARRY L. BRIGGS,  
ARTHUR K. BRIGGS, WM. M. BLACKSTONE, RALPH C. SHELDON,  
FRED BRIGGS, FRANK B. BUSH, FRANK MERZ.

WILLIAM A. BROADHEAD,  
HENRY H. COOPER,

### REPORT ON TRUST COMPANIES

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$201,125	\$201,125	\$196,343	\$196,263
Private securities, market value.....	276,134	271,007	267,135	287,304
Real estate owned.....	40,300	40,300	40,300	40,300
Mortgages owned.....	565,473	562,459	562,006	563,441
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	74,329	94,189	106,387	45,843
Loans and discounts secured by other collateral.....	269,269	252,255	246,571	251,499
Loans, discounts and bills purchased not secured by collateral.....	474,960	449,766	394,470	441,314
Overdrafts.....	6	88	137	627
Due from trust companies, banks and bankers.....	128,126	168,510	251,579	208,473
Specie.....	29,616	27,532	37,118	39,845
Legal tender notes and notes of national banks.....	20,000	20,000	20,000	20,000
Federal reserve notes.....	700	1,500	1,500	1,500
Cash items.....	3,876	5,011	3,471	4,939
Assets not included in any of the above heads.....	16,308	6,367	16,110	20,087
Total resources.....	\$2,100,222	\$2,100,109	\$2,143,127	\$2,121,435

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	236,680	241,390	251,005	280,612
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	56,917	63,877	72,475	71,858
Deposits by the State of New York.....	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets.....	16,012	16,012	16,211	16,211
Due depositors, not preferred.....	1,454,992	1,445,328	1,467,435	1,421,911
Due to trust companies, banks and bankers.....	119	.....	.....	1,341
Other liabilities.....	10,502	8,502	11,001	24,502
Total liabilities.....	\$2,100,222	\$2,100,109	\$2,143,127	\$2,121,435



## 84. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWIN G. MERRILL, *President.*

[80 Broadway; chartered 1864]

HENRY M. MYRICK, *Secretary.*JOHN V. B. THAYER, *Vice-President.*HENRY M. POPHAM, *Vice-President.*T. W. HARTSHORNE, *Assistant Secretary.*J. Y. G. WALKER, *Vice-President.*CARROLL C. RAWLINGS, *Vice-President.*ERNEST H. COOK, *Assistant Secretary.*W. McMASTER MILLS, *Vice-President.*C. W. PARSON, *Assistant Secretary.*DAVID A. ROWE, *Assistant Secretary.*B. A. MORTON, *Assistant Trust Officer*

## DIRECTORS

WALTER P. BLISS,

ERNEST ISELIN,

V. EVERIT MACY,

M. ORME WILSON,

CHARLES H. TWEED,

RICHARD DELAFIELD,

AUGUSTUS W. KELLEY,

EDWIN G. MERRILL,

W. EMLEN ROOSEVELT,

JAMES BROWN,

FREDERIC DE P. FOSTER,

JAMES GORE KING,

J. Y. G. WALKER,

WILLIAM WOODWARD,

CORNELIUS VANDERBILT,

FRANCIS M. WELD,

WM. H. NICHOLS, JR.,

JOHN V. B. THAYER.

## RESOURCES

Stock and bond investments, viz.:

Public securities, market value .....

Private securities, market value .....

Real estate owned .....

Mortgages owned .....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....

Loans and discounts secured by other collateral .....

Loans and discounts secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Loans secured by collateral .....

Total resources .....

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Public securities, market value .....	\$6,861,206	\$6,555,522	\$7,651,191	\$7,363,597
Private securities, market value .....	14,042,685	13,529,705	13,586,491	12,583,916
Real estate owned .....	2,400,000	2,400,000	2,400,000	2,400,000
Mortgages owned .....	1,249,500	1,271,500	1,270,500	1,212,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	185,000	185,000	149,000	141,000
Loans and discounts secured by other collateral .....	40,073,961	49,902,063	46,581,679	56,090,990
Loans secured by collateral .....	3,806,630	3,158,752	2,798,485	3,049,607
Loans secured by collateral .....	19,626	8,091	10,939	4,275
Loans secured by collateral .....	18,597,363	11,218,866	18,465,098	11,613,198
Loans secured by collateral .....	6,284,307	6,599,603	6,393,453	6,987,242
Loans secured by collateral .....	288,466	221,640	275,275	262,335
Loans secured by collateral .....	28,650	20,650	21,980	36,065
Loans secured by collateral .....	1,623	8,929	7,643	8,853
Loans secured by collateral .....	564,380	663,701	652,376	697,856
Total resources .....	\$89,398,416	\$95,714,622	\$95,293,406	\$101,851,940

## LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	5,165,333	5,500,100	5,576,761	5,942,173
Preferred deposits, viz.:.....				
Due New York State savings banks.....	5,781,769	6,271,923	5,214,203	5,454,951
Due New York State savings and loan associations, credit unions and land bank.....	2,919			
Administrator, guardian, receiver, trustee, etc.....	3,633,935	8,443,537	9,261,596	9,403,645
of the Banks of the State of New York.....	500,000	375,000	290,000	425,000
bankers.....	31,967	62,054	176,207	22,246
	68,083,427	69,484,146	68,776,319	75,021,816
	2,436,124	2,394,604	2,314,930	1,686,571
	677,916	327,238	653,080	395,968
Total liabilities.....	\$39,332,415	\$95,714,022	\$95,283,406	\$101,861,340

85. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organized 1897]

FREDERICK W. ZOLLER, *President*.  
ALLAN B. FRASER, *Vice-President*.

DELOSS M. ROSE, *Assistant Secretary*.  
M. G. PALMATEER, *Assistant Secretary*.

DIRECTORS

MARTIN F. BRISTOL, JOHN B. FREY, E. S. OSBORNE,  
CHARLES F. CRANDALL, FREDERICK C. MALLING, ERICKSON PERKINS,  
FRANK TAYLOR, ALLAN B. FRASER, CHARLES F. POND,  
EUGENE J. DWYER, J. E. McKELVEY,

MARTIN E. WOLFF, INNIS P. ALLEN,  
CHARLES P. SCHLEGEL, JAMES E. GLEASON,  
A. E. SUTHERLAND, CHAS. WINSLOW SMITH,  
FREDERICK W. ZOLLER, IRVING S. ROBESON.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$196,900	\$288,240	\$370,332	\$413,405
Private securities, market value.....	1,191,783	1,360,103	1,282,546	1,115,625
Real estate owned.....	130,473	130,440	193,973	167,694
Mortgages owned.....	760,186	824,936	848,148	861,773
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	553,177	631,516	641,283	579,077
Loans and discounts secured by other collateral.....	3,599,263	3,432,800	3,630,132	4,437,198
Loans, discounts and bills purchased not secured by collateral.....	3,411,433	3,631,290	3,830,483	3,637,876
Overdrafts.....	4,401	7,935	11,392	11,720
Due from trust companies, banks and bankers.....	2,006,707	1,775,706	1,926,427	1,946,778
Specie.....	263,703	312,457	357,665	370,091
Legal tender notes and notes of national banks.....	105,000	110,000	86,944	89,120
Federal reserve notes.....	20,000	2,000	5,000	5,000
Cash items.....	24,883	144,141	55,977	95,518
Customers' liability on acceptances (per contra, see liabilities).....	7,800	.....	.....	.....
Assets not included in any of the above heads.....	54,460	89,781	64,475	68,162
Total resources.....	\$12,330,169	\$12,741,345	\$13,354,777	\$13,799,037

## LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	507,073	562,347	564,894	571,141
Preferred deposits, viz.:				
Due New York State savings banks.....	199,729	198,737	250,652	450,862
Due New York State savings and loan associations, credit unions and land bank.....	11,769	7,589	6,781	12,744
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	165,162	157,613	150,350	150,316
Deposits by the State of New York.....	100,000	100,000	100,000	100,000
of Banks of the State of New York.....	5,000	6,000	15,000	7,500
of assets.....	7,481	7,481	7,500	7,500
bankers.....	10,621,285	11,064,763	11,517,683	11,539,652
future date or authorized by commercial bankers.....	72,077	78,711	93,770	211,866
letters of credit.....	7,800	.....	.....	.....
Other liabilities.....	132,793	59,104	148,147	247,466
Total liabilities.....	\$12,330,169	\$12,741,345	\$13,354,777	\$13,799,037



Federal reserve notes.....	4,000	4,000	15,000	28,000
Cash items.....	40,951	12,436	15,166	12,024
Assets not included in any of the above heads.....	2,599,520	8,086,720	4,087,274	4,928,706
Total resources.....	\$86,182,784	\$100,072,525	\$88,849,326	\$95,167,031
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	4,627,946	4,278,160	4,547,105	4,738,685
Preferred deposits, viz.:				
Due New York State savings banks.....	608,620	615,153	461,637	564,553
Due New York State savings and loan associations, credit unions and land bank.....	1,994	1,843	2,870	4,144
administrator, guardian, receiver, trustee, .....				
of Banks of the State of New York.....	4,108,753	13,400,271	7,240,742	6,553,543
of assets.....	1,119	6,488	56,797	165,689
bankers.....	330,145	331,684	326,757	308,158
.....	52,332,683	57,399,600	52,606,538	57,770,837
.....	13,594,721	13,438,662	12,973,039	14,442,494
.....	8,576,789	8,600,604	8,688,832	8,618,896
Total liabilities.....	\$86,182,784	\$100,072,525	\$88,849,326	\$95,167,031

## 27. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President*

[45 and 47 Wall street; chartered 1833]

WILFRED J. WORCESTER, *Secretary*WILLIAM M. KINGSLEY, *Vice-President*WILLIAMSON FELL, *Assistant Secretary*CHARLES A. EDWARDS, *Assistant Secretary*

## TRUSTEES

WILLIAM ROCKEFELLER, JOHN J. PHELPS,

PAYNE WHITNEY,

CHAS. F. HOFFMAN,

WM. VINCENT ASTOR,

WILLIAM SLOANE, HENRY W. DEFOREST,

EDWARD W. SHELDON,

GEORGE L. RIVES,

WM. STEWART TOD.

FRANK LYMAN, LEWIS CASS LEDYARD,

CHAUNCEY KEEP,

ARTHUR CURTISS JAMES,

OGDEN MILLS,

JAMES STILLMAN, LYMAN J. GAGE,

WILLIAM M. KINGSLEY, CORNELIUS N. BLISS, Jr.,

## RESOURCES

## Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts.....

Loans, discounts.....

Due from trust.....

Specie.....

Assets not included in any of the above heads.....

Total resources.....

	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,589,080	\$2,197,719	\$1,166,500	\$1,166,500
Private securities, market value.....	10,440,254	10,009,676	9,483,890	10,449,650
Real estate owned.....	1,195,000	1,195,000	1,195,000	1,195,000
Mortgages owned.....	3,028,075	3,113,453	3,174,703	3,018,948
Loans and discounts.....	41,071,085	43,000,085	45,772,585	47,849,685
Loans, discounts.....	10,464,667	8,137,435	8,838,185	7,854,935
Due from trust.....	9,081,355	7,895,329	7,932,077	7,577,864
Specie.....	5,000,000	5,000,000	5,000,000	5,000,000
Assets not included in any of the above heads.....	515,450	407,034	434,009	511,924
Total resources.....	\$82,644,966	\$80,955,731	\$82,496,949	\$84,624,506

## LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	14,579,558	14,404,415	14,684,211	14,878,539
Preferred deposits, viz.:				
Due New York State savings banks.....	6,988,139	7,752,041	6,937,224	6,746,684
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	8,546,464	8,325,423	7,976,521	8,008,935
Other deposits secured by pledge of assets.....	605,520	605,445	605,445	605,445
Due depositors, not preferred.....	42,204,009	43,439,246	44,578,284	47,404,812
Due to trust companies, banks and bankers.....	7,029,368	3,654,354	5,082,362	4,119,067
Other liabilities.....	691,908	774,807	652,902	861,024
Total liabilities.....	\$82,644,966	\$80,955,731	\$82,496,949	\$84,624,506



88. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.*  
THOMAS R. PROCTOR, *Vice-President,*  
GEORGE E. DUNHAM, *Vice-President,*

[Genesee and Lafayette streets; organized 1899]  
D. CLINTON MURRAY, *Vice-President,*  
GROVER C. CLARK, *Assistant Secretary.*

GRAHAM COVENTRY, *Secretary.*  
CHARLES J. LAMB, *Treasurer.*  
GEO. W. WILLIAMS, *Assistant Treasurer.*

J. FRANCIS DAY,  
JULIUS T. A. DOOLITTLE,  
SANFORD F. SHERMAN,

GEORGE E. DUNHAM,  
FREDERICK S. EASTON,  
FRANKLIN A. ETHERIDGE,

THOMAS R. PROCTOR,  
RICHARD U. SHERMAN,  
GRAHAM COVENTRY,

ANDREW FREY,  
FRANK E. WHEELER,  
GEORGE C. VAN TUYL, Jr.,

DIRECTORS

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,068,738	\$963,430	\$830,451	\$831,539
Private securities, market value.....	2,711,967	2,894,718	3,094,142	3,423,457
Real estate owned.....	244,000	246,822	286,851	246,625
Mortgages owned.....	934,340	960,050	917,935	1,033,970
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	280,489	310,959	349,466	317,017
Loans and discounts secured by other collateral.....	2,290,240	2,555,293	2,654,945	2,586,348
Loans, discounts and bills purchased not secured by collateral.....	2,147,473	2,290,839	1,991,888	1,979,809
Overdrafts.....	298	570	157	128
Due from trust companies, banks and bankers.....	781,492	635,265	845,410	847,295
Specie.....	26,488	28,087	31,396	53,271
Legal tender notes and notes of national banks.....	326,247	308,414	287,140	332,196
Federal reserve notes.....	10,000	.....	.....	18,000
Cash items.....	29,068	31,966	23,704	38,760
Assets not included in any of the above heads.....	98,532	89,853	108,472	115,265
Total resources.....	\$10,949,372	\$11,316,266	\$11,421,957	\$11,823,680

LIABILITIES

Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	526,911	551,817	582,286	619,101
Preferred deposits, viz.:				
Due New York State savings banks.....	103,676	105,484	155,035	155,213
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	156,943	188,233	196,243	214,742
Deposits by the State of New York.....	200,000	180,000	165,000	200,000
Deposits by the Superintendent of Banks of the State of New York.....	17,379	17,638	17,638	17,638
Other deposits secured by pledge of assets.....	4,339	3,367	3,367	3,367
Due depositors, not preferred.....	9,347,800	9,697,206	9,677,107	9,935,961
Due to trust companies, banks and bankers.....	127,192	161,408	149,279	148,921
Other liabilities.....	65,132	11,113	76,002	128,737
Total liabilities.....	\$10,949,372	\$11,316,266	\$11,421,957	\$11,823,680

## 89. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President*. [8 Getty square; organized 1898] HORACE ALLEN, *Secretary*.  
 FRANCIS M. CARPENTER, *Vice-President*, RICHARD EDIE, JR., *Vice-President*, JAMES W. SHAUGHNESSY, *Treasurer*.  
 GEORGE S. EDIE, *Vice-President*, GEORGE S. EDIE, JR., *Vice-President*, WILLIAM H. RADCLIFF, *Assistant Secretary*.

## DIRECTORS

FRANCIS M. CARPENTER, CHAS. R. DUSENBERRY, JR., RICHARD EDIE, JR., CHARLES E. GORTON, EDSON LEWIS,  
 JAS. E. HOWES, WILLIAM PALMER EAST, BENJAMIN W. STILWELL, ELIJAH M. YERKS, DANIEL S. REMSEN,  
 CHAS. R. DUSENBERRY, GEORGE S. EDIE, J. MAYHEW WAINWRIGHT, JOHN HOAG,

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$438,244	\$505,674	\$456,789	\$458,083
Private securities, market value.....	287,533	307,100	307,797	409,494
Real estate owned.....	284,867	292,120	291,920	291,822
Mortgages owned.....	543,850	574,625	593,700	664,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	500,390	496,957	498,778	502,398
Loans and discounts secured by other collateral.....	357,978	378,282	350,804	383,927
Loans, discounts and bills purchased not secured by collateral.....	677,507	651,771	709,710	736,915
Overdrafts.....	584	314	236	256
Due from trust companies, banks and bankers.....	293,948	507,099	534,491	326,520
Specie.....	30,466	39,547	33,277	24,933
Legal tender notes and notes of national banks.....	157,979	103,027	189,723	156,679
Federal reserve notes.....	18,000	15,000	25,000	18,000
Cash items.....	29,473	92,510	55,911	59,268
Assets not included in any of the above heads.....	8,005	2,677	9,312	16,404
Total resources.....	\$3,628,824	\$3,966,703	\$4,057,448	\$4,048,799

# LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	242,160	239,641	238,355	206,143
Preferred deposits, viz.:				
Due New York State savings banks.....	278,468	216,322	294,363	303,469
Due New York State savings and loan associations, credit unions and land bank.....	18,740	13,918	22,316	27,686
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	59,007	68,206	101,022	87,257
....., York.....	60,000	58,000	60,000	60,000
Edge of assets.....	12,668	12,826	12,826	12,826
.....	43			
.....	2,634,433	3,036,198	3,001,874	2,959,066
.....	9,053	18,288	10,988	6,548
and bankers.....	14,252	5,304	15,704	25,804
.....				
Total liabilities.....	\$3,628,824	\$3,966,703	\$4,057,448	\$4,048,799

90. THE YONKERS TRUST COMPANY, YONKERS

ROBERT BOETTGER, *President.*

[515 South Broadway; organised 1916]

THOMAS BROWN, *Secretary.*

A. D. FERGUSON, *Vice-President.*

DIRECTORS

ROBERT BOETTGER,

THOMAS BROWN,

HENRY W. BOETTGER,

ARTHUR D. FERGUSON,

EUGENE H. GIBSON,

BERT L. HASKINS,

CHAS. C. HUBBELL,

FRANK HUDSON.

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 20, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	.....	.....	.....	\$53,850
Private securities, market value.....	.....	.....	.....	88,336
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	.....	14,351
Due from trust companies, banks and bankers.....	.....	.....	.....	119,073
Specie.....	.....	.....	.....	1,695
Legal tender notes and notes of national banks.....	.....	.....	.....	4,000
Federal reserve notes.....	.....	.....	.....	1,000
Cash items.....	.....	.....	.....	2,388
Assets not included in any of the above heads.....	.....	.....	.....	3,799
Total resources.....	.....	.....	.....	\$288,492

LIABILITIES

Capital.....	.....	.....	.....	\$150,000
Surplus, including all undivided profits (market value).....	.....	.....	.....	74,486
Due depositors, not preferred.....	.....	.....	.....	63,861
Other liabilities.....	.....	.....	.....	145
Total liabilities.....	.....	.....	.....	\$288,492

*Summary showing the aggregate Resources and Liabilities of the Trust Companies as exhibited by their Reports to the Superintendent of Banks on the several dates given below.*

RESOURCES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bond investments, viz.:				
Public securities, market value.....	\$154,972,060	\$161,003,385	\$157,700,955	\$166,233,694
Private securities, market value.....	433,945,679	432,326,655	425,062,976	405,853,187
Real estate owned.....	42,901,305	43,295,774	43,850,034	44,089,906
Mortgages owned.....	86,291,203	91,197,597	91,533,591	90,575,141
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,725,517	16,509,077	15,413,077	16,073,587
Loans and discounts secured by other collateral.....	919,336,452	939,016,576	927,694,732	960,764,762
Loans, discounts and bills purchased not secured by collateral.....	317,405,693	328,051,725	324,481,004	346,273,321
Overdrafts.....	208,998	306,742	354,709	301,251
Due from trust companies, banks and bankers.....	308,781,908	262,515,690	291,855,668	272,481,082
Specie.....	155,868,071	150,177,106	146,335,472	143,119,311
Legal tender notes and notes of national banks.....	14,936,982	11,975,434	24,540,884	19,757,285
Federal reserve notes.....	954,487	928,561	1,283,240	1,898,234
Cash items.....	41,667,068	66,565,994	35,263,023	61,786,659
Customers' liability on acceptances (per contra, see Liabilities).....	66,993,332	53,453,722	60,584,591	78,756,972
Assets not included in any of the above heads.....	47,123,956	69,533,530	80,477,408	136,352,645
Add for cents.....	40	37	43	44
Total resources.....	\$2,605,112,751	\$2,626,857,605	\$2,626,431,407	\$2,744,317,081

SUMMARY

## Summary—Concluded

LIABILITIES	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Capital.....	\$89,600,000	\$90,450,000	\$94,200,000	\$94,600,000
Surplus, including all undivided profits (market value).....	185,129,592	187,620,920	191,767,021	198,865,173
Preferred deposits, viz.:				
Due New York State savings banks.....	73,276,075	75,886,978	77,312,061	78,410,809
Due New York State savings and loan associations, credit unions and land bank.....	572,682	590,590	726,939	939,788
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	97,017,965	137,722,319	128,167,715	115,586,646
Deposits by the State of New York.....	15,015,014	13,434,700	11,510,462	16,055,819
of Banks of the State of New York.....	1,548,747	1,645,854	1,363,549	1,143,437
of assets.....	7,514,368	8,092,194	9,625,370	9,892,149
.....	5,681,349	15,533,994	1,408,583	2,699,979
.....	1,784,417,356	1,769,628,042	1,803,777,348	1,858,464,918
.....	243,437,724	248,881,509	207,940,000	242,182,079
.....	81,500	161,500	210,000	75,000
.....	13,674	94,695	14,778	27,254
Bills payable.....				
Rediscounts.....				
Acceptances of drafts payable at a future date or authorized by com- mercial letters of credit.....	67,013,262	55,767,114	69,212,372	78,767,347
Other liabilities.....	34,793,403	21,347,159	29,195,176	46,606,639
Add for cents.....	40	37	43	44
Total liabilities.....	\$2,606,112,751	\$2,626,857,605	\$2,626,431,407	\$2,744,317,081

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# **DETAILED STATEMENT**

**OF THE CONDITION OF THE**

**Safe Deposit Companies in this State**

**ON THE**

**FIRST DAY OF JANUARY, 1917**

**As COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT**

**OF BANKS**





**1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY**  
[Malden lane and Lodge street; incorporated 1833]

**OFFICERS**

D. A. THOMPSON, President.

EDGAR C. LEONARD, Treasurer.

**DIRECTORS**

G. C. LEONARD,  
EDGAR C. LEONARD,

DONALD McCREDIE,

DAVID A. THOMPSON,  
A. PAGE SMITH.

**FINANCIAL**

**RESOURCES**

Stock and bond investments: market value.....	\$22,525 00
Real etate, cost, \$51,550.79; estimated present value.....	51,550 79
Vaults and safes, cost, \$37,782.70; estimated present value..	37,782 70
Cash on deposit with banks or other moneyed institutions....	3,889 03
Cash on hand.....	198 38
Safe rentals due and accrued.....	1,451 25
Silver storage due and accrued.....	1,820 18
Warehouse storage due and accrued.....	297 00
Other assets, viz.:	
Fur storage .....	\$886 21
Safe deposit storage.....	50 50
Sundry .....	1 77
Automobile .....	555 00
	<u>1,493 48</u>
	<u><u>\$121,007 81</u></u>

**LIABILITIES**

Capital stock .....	\$90,000 00
Expenses incurred but unpaid; overpaid accounts.....	38 00
Excess of assets over liabilities.....	30,969 81
	<u>\$121,007 81</u>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$5,026 13
From rent of safes.....	12,321 00
From storage of valuables the safety of which is guaranteed by the company.....	6,286 68
From silver storage.....	2,515 60
From warehouse storage.....	854 25
From interest on loans, deposits and ivestments.....	958 84
From all other sources, viz.: Sundries.....	64 14
	<u>\$28,026 64</u>

**PAYMENTS**

For dividends to shareholders.....	\$7,200 00
For expenses, viz.:	
Salaries .....	\$10,146 00
Taxes and repairs on building.....	2,743 82
Other expenses .....	3,839 27
	<u>16,729 09</u>
Other payments, viz.: Sundries.....	10 14
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	4,087 41
	<u><u>\$28,026 64</u></u>

**2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY**

[389 Fifth avenue; incorporated 1907]

**OFFICERS**

RANALD H. MACDONALL, President. JAMES R. TROWBRIDGE, Treasurer.  
EDGAR L. MARSTON, Vice-President.

**DIRECTORS**

BARKLEY WYCKOFF, WM. H. PORTER, JAS. R. TROWBRIDGE,  
HENRY J. COCHRAN, EDGAR L. MARSTON, NICHOLAS BIDDLE,  
RANALD H. MACDONALL,

**FINANCIAL****RESOURCES**

Stock and bond investments: market value.....	\$140,075 24
Cash on deposit with banks or other moneyed institutions....	51 97
Safe rentals due and accrued.....	1,029 24
Other assets, viz.:	
Interest accrued .....	\$2,145 57
Accounts receivable .....	14 00
	<u>2,159 57</u>
	<u>\$143,316 02</u>

**LIABILITIES**

Capital stock .....	\$100,000 00
Expenses incurred but unpaid.....	481 20
Other liabilities, viz.:	
Salaries accrued .....	\$31 00
Rents unearned .....	5,320 51
	<u>5,351 51</u>
Excess of assets over liabilities.....	37,483 31
	<u>\$143,316 02</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$1,662 97
From rent of safes.....	12,657 35
From interest on loans, deposits and investments.....	9,151 35
From stocks and bonds sold, par value \$63,000. Amount received therefor .....	99,924 40
From loans paid.....	1,000 00
From all other sources, viz.: Repairs.....	12 50
	<u>\$124,408 57</u>

**PAYMENTS**

For loans paid.....	\$24,000 00
For interest on bonds, loans and mortgages.....	484 06
For expenses, viz.:	
Salaries .....	\$5,832 94
Taxes and repairs on building.....	240 63
Other expenses .....	2,018 71
	<u>8,092 28</u>
Other payments, viz.: Stocks and bonds purchased.....	91,780 25
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	51 97
	<u>\$124,408 57</u>

**3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY**

[49 Wall street; incorporated 1901]

**OFFICERS**

G. S. FLOYD-JONES, President, G. S. BREWSTER, Vice-President,  
SAMUEL L. REID, Secretary.

**DIRECTORS**

G. S. BREWSTER, BEVERLY CHEW, ANTON A. RAVEN,  
D. CRAWFORD CLARK, S. R. BERTRON, GEO. J. GILLESPIE,  
G. S. FLOYD-JONES, OTTO SARTORIUS.

**FINANCIAL****RESOURCES**

Bonds and mortgages.....	\$25,500 00
Stock and bond investments, market value.....	118,090 00
Furniture and fixtures, cost, \$1,100; estimated present value	1,000 00
Cash on deposit with banks or other moneyed institutions...	9,792 94
Cash on hand.....	50 00
Safe rentals due and accrued.....	1,624 50
Other assets, viz.: Interest accrued.....	1,861 04
	<hr/>
	\$157,918 48
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Interest due and accrued on loans .....	155 05
Excess of assets over liabilities.....	57,763 43
	<hr/>
	\$157,918 48
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$5,601 57
From rent of that portion of the building not occupied by the company .....	525 00
From rent of safes.....	22,209 12
From interest on loans, deposits and investments.....	6,564 87
From stocks and bonds sold, par value \$14,000. Amount received therefor .....	16,500 00
	<hr/>
	\$51,400 56
	<hr/>

**PAYMENTS**

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries .....	\$7,589 92
Taxes .....	304 17
Rent of plant.....	5,850 00
Other expenses .....	1,913 53
	<hr/>
	15,657 62
Other payments, viz.: Investments.....	19,900 00
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	9,842 94
	<hr/>
	\$51,400 56
	<hr/>

**4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY**

[4 Wall street ; incorporated 1880]

**OFFICERS****S. A. CUNNINGHAM, President.****CHARLES VAN ORDEN, Treasurer.****GEORGE F. BAKER, JR., Vice-President.****TRUSTEES****S. A. CUNNINGHAM,  
GEORGE F. BAKER, JR.,****WM. FAHNESTOCK,****CHARLES D. BACKUS,  
FISHER A. BAKER.****FINANCIAL****RESOURCES**

Stock and bond investments: market value.....	\$170,600 00
Vaults and safes, cost, \$71,428.82; estimated present value..	16,428 82
Furniture and fixtures, cost \$500; estimated present value....	200 00
Cash on deposit with banks or other moneyed institutions....	1,676 47
	<hr/>
	<b>\$188,905 29</b>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	88,905 29
	<hr/>
	<b>\$188,905 29</b>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$2,621 83
From rent of safes.....	22,329 10
From interest on loans, deposits and investments.....	11,586 45
	<hr/>
	<b>\$36,537 38</b>

**PAYMENTS**

For dividends to shareholders.....	\$20,000 00
For expenses, viz.:	
Salaries .....	\$8,764 00
Taxes and repairs on building.....	601 70
Rent of building.....	2,400 00
Other expenses .....	3,095 21
	<hr/>
	<b>14,860 91</b>
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	1,676 47
	<hr/>
	<b>\$36,537 38</b>

**[1 Madison avenue; incorporated 1902]**

**M. J. O'BRIEN, JR., President,**  
**DANIEL FROHMAN, Vice-President,**  
**CHAS. STRAUSS, Secretary.**

**CYRIL CRIMMINS, Vice-President,**  
**CARL J. DEUTSCH, Treasurer.**

M. J. O'BRIEN, JR.,  
DANIEL FROHMAN,

C. J. DEUTSCH,  
CHAS. STRAUSS,  
C. CRIMMINS,

GEO. B. M. HARVEY,  
HENRY REUBEL.

Stock and bond investments: market value.....	\$17,576 25
Vaults and safes, cost, \$78,986.44; estimated present value..	78,986 44
Furniture and fixtures, cost, \$10,391.66; estimated present value . . . . .	10,391 66
Cash on deposit with banks or other moneyed institutions...	1,612 91
Safe rentals due and accrued.....	255 00
Warehouse storage due and accrued.....	41 00
	<hr/>
	\$108,863 26

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	8,863 26
	<hr/>
	\$108,863 26

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$2,129 66
From rent of safes.....	9,405 00
From warehouse storage.....	306 98
From interest on loans, deposits and investments.....	733 27
	<hr/>
	\$12,574 91

Salaries .....	\$4,420 00
Taxes and repairs on building.....	328 27
Rent of building.....	1,500 00
Other expenses .....	1,079 87

Other payments, viz.: Investments.....	\$1,523 64
Cash on hand and in banks or other moneyed institutions	3,636 36
December 31, 1916, after transactions of the day.....	1,612 91
	<hr/>
	\$12,574 91

**6. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY**

[429 Tremont avenue; incorporated 1908]

**OFFICERS**

WILLIAM B. AITKEN, President,                      WILLIAM E. STEVENS, Treasurer,  
 JOHN S. SUTPHEN, Vice-President.              F. BREEVOORT ALLIN, Secretary,  
    T. TASSO FISCHER, Vice-President.

**DIRECTORS**

W. B. AITKEN,                      T. T. FISCHER,                      P. B. LA ROCHE, Jr.,  
 F. B. ALLIN,                      A. E. COLFAX,                      J. S. SUTPHEN.

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$950 00	
Real estate, cost, \$142,000; estimated present value.....	142,000 00	
Vaults and safes and furniture and fixtures, cost, \$28,413.95; estimated present value.....	28,413 95	
Cash on deposit with banks or other moneyed institutions....	8,889 40	
Cash on hand.....	156 15	
Other assets, viz.:		
Accrued rents .....	\$1,869 99	
Impressed cash account.....	290 02	
		2,160 01
		<u>\$182,569 51</u>

**LIABILITIES**

Capital stock .....	\$100,000 00
Loans secured by bond and mortgage.....	70,000 00
Interest due and accrued on loans.....	1,050 00
Excess of assets over liabilities.....	11,519 51
	<u>\$182,569 51</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$8,290 95
From rent of that portion of the building not occupied by the company .....	15,474 91
From rent of safes.....	2,577 50
From silver storage.....	278 25
From interest on loans, deposits and investments.....	295 56
From stocks and bonds sold, par value \$1,000. Amount received therefor .....	1,036 25
From all other sources, viz.: Expenses rebated.....	264 71
	<u>\$28,218 16</u>

**PAYMENTS**

For interest on bonds, loans and mortgages.....	\$3,150 00
For dividends to shareholders.....	7,000 00
For expenses, viz.:	
Salaries .....	\$1,902 63
Taxes and repairs on building.....	3,317 20
Other expenses .....	2,836 11
	8,055 94
Other payments, viz.: Investment.....	966 67
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	9,045 55
	<u>\$28,218 16</u>

**7. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN**

**[177-179 Montague street: incorporated 1872]**

## OFFICERS

**DAVID H. LANMAN, President,                      GEORGE W. CHAUNCEY, Vice-President.**  
**FRANK O. EDGERTON, Secretary.**

## DIRECTORS

**WILLARD P. SCHENCK,**  
**GEORGE W. CHAUNCEY,**

**HORACE C. DUVAL,**  
**JOSEPH E. OWNES,**

**FRANK J. W. DILLER,**  
**W. McDONALD, JR.,**  
**DAVID H. LANMAN.**

## FINANCIAL

## RESOURCES

Stock and bond investments, market value.....	\$117,846	36
Cash on deposit with banks or other moneyed institutions...	12,601	10
Cash on hand.....	125	79
Safe rentals due and accrued.....	1,233	75
Silver storage due and accrued.....	1,550	50
Other assets, viz.: Accrued interest.....	891	68

**\$134,249 18**

## LIABILITIES

<b>Capital stock</b> .....	<b>\$100,000 00</b>
<b>Expenses incurred but unpaid</b> .....	<b>15 90</b>
<b>Other liabilities, viz.: Unearned rentals and charges</b> .....	<b>7.441 04</b>
<b>Excess of assets over liabilities</b> .....	<b>26,792 24</b>

**\$134,249 18**

### CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$7,004 44
From rent of safes.....	15.993 70
From storage of valuables the safety of which is guaranteed by the company.....	2,566 82
From interest on loans, deposits and investments.....	6,605 78
From stocks and bonds sold, par value \$75,000. Amount received therefor .....	75,000 00
From all other sources, viz.: Miscellaneous.....	87 02

**\$107.257 76**

## PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	

Salaries .....	\$12,045	82	
Rent of building.....	3,000	00	
Other expenses .....	2,686	55	
			17,732 37

**17. 732 37**

**Other payments. viz.:**

Purchase of bonds.....	\$89,981 78	
Moving safes .....	790 74	
Refund of rentals and charges.....	45 98	
	<hr/>	70,798 50

**70,798 50**

Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	12,726 89

**\$107,257 76**



**8. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, NEW YORK**

[Pleasant square; incorporated 1908]

**OFFICERS**C. TOWNSEND YOUNG, President,  
GEORGE HYATT, Vice-President,DUDLEY B. HOLBROOK, Treasurer,  
O. J. TEN HAGEN, Secretary.**DIRECTORS**C. T. YOUNG,  
F. L. YOUNG,  
E. A. BARTO,  
A. B. MURRAY, Jr.,GEO. HYATT,  
W. F. FOSHAY,  
D. B. HOLBROOK,  
W. A. MINER,  
LEONARD A. BALLARD.JACOB CHADEAYNE,  
F. BRANDRETH,  
O. J. TEN HAGEN,  
GRIFFIN S. HILLIKER,**FINANCIAL****RESOURCES**

Bonds and mortgages.....	\$14,100 00
Stock and bond investments: market value.....	942 50
Cash on deposit with banks or other moneyed institutions....	1,359 79
Silver storage due and accrued.....	31 00
	<hr/>
	\$16,433 29
	<hr/>

**LIABILITIES**

Capital stock .....	\$10,000 00
Expenses incurred but unpaid.....	162 00
Excess of assets over liabilities.....	6,271 29
	<hr/>
	\$16,433 29
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$234 13
From rent of safes.....	1,013 92
From silver storage.....	339 50
From interest on loans, deposits and investments.....	918 06
	<hr/>
	\$2,505 61
	<hr/>

**PAYMENTS**

For dividends to shareholders .....	\$600 00
For expenses, viz.:	
Salaries .....	\$100 00
Rent of building.....	324 00
Other expenses .....	121 82
	<hr/>
	545 82
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	1,359 79
	<hr/>
	\$2,505 61
	<hr/>

## 9. CITY SAFE DEPOSIT COMPANY OF ALBANY, NEW YORK

[100 State street; incorporated 1903]

## OFFICERS

JOHN E. WALKER, President,  
G. Y. LANSING, Vice-President,WM. S. HACKETT, Treasurer,  
WILLIAM D. WADE, Manager.

## DIRECTORS

JOHN E. WALKER,  
GERRIT Y. LANSING,  
HORACE S. BELL,  
PARKER CORNING,WM. S. HACKETT,  
ALBERT HESSBERG,  
LEWIS R. PARKER,  
W. W. BATCHELDER,  
CHAS. W. REYNOLDS,GEO. W. STEDMAN,  
WILLIAM S. DYER,  
WM. J. NELLIS,  
JACOB S. FRIEDMAN.FINANCIAL  
RESOURCES

Stock and bond investments: market value.....	\$37,277 50
Vaults and safes, cost, \$42,297.33; estimated present value..	37,882 86
Furniture and fixtures, cost, \$3,770.92; estimated present value	5 00
Cash on deposit with banks or other moneyed institutions....	2,435 90
Cash on hand.....	20 00
Safe rentals due and accrued.....	1,437 90
Silver storage due and accrued.....	376 00
Warehouse storage due and accrued.....	569 97
Other assets, viz.: Accrued interest.....	482 74
	<u>\$80,487 87</u>

## LIABILITIES

Capital stock .....	\$50,000 00
Excess of assets over liabilities.....	30,487 87
	<u>\$80,487 87</u>

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$1,360 40
From rent of safes.....	9,521 62
From storage of valuables the safety of which is guaranteed by the company.....	3,635 19
From silver storage .....	557 75
From warehouse storage .....	100 00
From interest on loans, deposits and investments.....	1,818 89
From stocks and bonds sold, par value, \$23,000; amount re- ceived therefor .....	21,454 47
	<u>\$38,448 32</u>

## PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries .....	\$3,754 50
Rent of building.....	1,200 00
Other expenses .....	1,381 25
	<u>6,335 75</u>
Other payments, viz.:	
Investments .....	\$22,697 29
Taxes .....	658 45
Improvements to vaults.....	300 93
	<u>23,656 67</u>
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	2,455 90
	<u>\$38,448 32</u>

**10. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY**

[441 Columbus avenue; incorporated 1912]

**OFFICERS**ALEXANDER WALKER, President,  
EDWIN W. ORVIS, Vice-President,CHARLES S. WILLIAMS, Secretary,  
GEORGE S. CARR, Treasurer.**DIRECTORS**ALEXANDER WALKER,  
EDWIN W. ORVIS,CHARLES S. WILLIAMS, WILLIAM C. DUNCAN,  
GEORGE S. CARR,**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$45,550 00
Vaults and safes, cost, \$57,898.69; estimated present value....	41,000 00
Furniture and fixtures, cost, \$16,034.79, estimated present value .....	4,700 00
Cash on deposit with banks or other moneyed institutions....	11,574 90
Other assets, viz.: Automobile.....	750 00
	<hr/>
	\$103,574 90
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities .....	3,574 90
	<hr/>
	\$103,574 90
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$2,067 35
From rent of safes.....	28,870 79
From storage of valuables the safety of which is guaranteed by the company.....	7,823 13
From interest on loans, deposits and investments.....	2,554 73
From stocks and bonds sold, par value \$55,000; amount re- ceived therefor .....	48,725 13
	<hr/>
	\$90,041 13
	<hr/>

**PAYMENTS****For expenses, viz.:**

Salaries .....	\$6,906 33
Taxes and repairs on building.....	918 00
Rent of building.....	18,449 92
Other expenses .....	2,220 12
	<hr/>
	28,494 37

**Other payments, viz.:**

Insurance .....	\$664 81
Holmes Electric Protective Co.....	2,745 00
Bonds purchased .....	46,416 67
Fixtures .....	145 38
	<hr/>
	49,971 86

Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	11,574 90
	<hr/>
	\$90,041 13
	<hr/>

**11. THE COMMERCIAL SAFE DEPOSIT COMPANY, NEW YORK CITY**

[1451 Broadway; incorporated 1908]

**OFFICERS**

R. R. MOORE, President. G. L. BAUMANN, Treasurer,  
A. L. ERLANGER, Vice-President.

**DIRECTORS**

R. R. MOORE. JOHN F. GLAVIN, G. J. BAUMANN,  
A. L. ERLANGER, KNEELAND MOORE.

**FINANCIAL****RESOURCES**

Bonds and mortgages .....	\$3,000 00
Stock and bond investments, market value.....	103,020 00
Vaults and safes, cost, \$42,300; estimated present value.....	22,300 00
Cash on deposit with banks or other moneyed institutions....	2,138 92
	<hr/>
	\$130,458 92
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	30,458 92
	<hr/>
	\$130,458 92
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$14,749 18
From rent of safes .....	8,183 71
From storage of valuables the safety of which is guaranteed by the company .....	201 75
From interest on loans, deposits and investments.....	5,847 72
From stocks and bonds sold, par value, \$53,000; amount re- ceived therefor .....	55,483 83
	<hr/>
	\$84,466 19
	<hr/>

**PAYMENTS****For expenses, viz.:**

Salaries .....	\$1,900 00
Taxes and repairs on building.....	103 17
Rent of building.....	4,000 00
Other expenses .....	974 35
	<hr/>
	\$6,977 52

**Other payments, viz.:**

Investments .....	\$75,316 25
Refunds .....	33 50
	<hr/>
	75,349 75

Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	2,138 92
	<hr/>
	\$84,466 19
	<hr/>

**12. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY**

[18 William street; incorporated 1912]

**OFFICERS**

**WILLIAM A. NASH**, President,  
**WALTER E. FREW**, Vice-President,  
**HENRY E. TITUS**, Vice-President,

**WARD C. PITKIN**, Treasurer,  
**RICHARD D. BROWN**, Asst. Treasurer.

**DIRECTORS**

**WILLIAM A. NASH**, **WILLIAM H. NICHOLS**, **DAVID BINGHAM**,  
**WALTER E. FREW**, **CLARENCE H. KELSEY**,

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$9,876 00	
Vaults and safes, cost, \$339,889.46; estimated present value..	300,000 00	
Cash on deposit with banks or other moneyed institutions....	7,100 71	
Other assets, viz.:		
Branch Managers' funds.....	\$50 00	
Accrued interest .....	26 39	
		76 39
		<u>\$317,052 10</u>

**LIABILITIES**

Capital stock .....	\$300,000 00	
Other liabilities, viz.: Federal Safe Deposit Company stock outstanding .....	5,000 00	
Excess of assets over liabilities .....	12,052 10	
		<u>\$317,052 10</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$5,401 86	
From rent of safes .....	59,990 67	
From storage of valuables the safety of which is guaranteed by the company.....	8,954 77	
From all other sources, viz.: Refund, income tax 1914.....	23 49	
		<u>\$74,370 79</u>

**PAYMENTS**

For dividends to shareholders.....	\$15,000 00	
For expenses, viz.:		
Salaries .....	\$19,363 55	
Taxes and repairs on building.....	5,658 24	
Rent of building.....	6,450 00	
Other expenses .....	8,946 90	
		40,418 69
Other payments, viz.:		
Vaults and fixtures.....	\$1,900 00	
Investments .....	9,912 50	
Accrued interest .....	26 39	
Refunds .....	12 50	
		11,851 39
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	7,100 71	
		<u>\$74,370 79</u>

13. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Main street; incorporated 1913]

OFFICERS

JAMES F. HORAN, President,  
C. P. YOUNG, Vice-President,

JOSEPH H. MEAD, Secretary,  
J. DOUGLASS MEAD, Asst. Secretary.

DIRECTORS

JAMES F. HORAN,  
CORNELIUS B. AGNEW,  
JOHN J. RIKER,

RUSSELL MARSTON,  
J. DOUGLASS MEAD,  
FREDERICK GELLER,  
JOSEPH H. MEAD,

ELIAS W. DUSENBERRY,  
C. P. YOUNG,  
WILLIAM A. DUNCAN.

FINANCIAL

RESOURCES

Bonds and mortgages .....	\$3,000 00
Vaults and safes, cost, \$8,452.52; estimated present value....	8,452 52
Furniture and fixtures, cost, \$269.20; estimated present value.	269 20
Cash on deposit with banks or other moneyed institutions....	395 02
Safe rentals due and accrued.....	10 42
Silver storage due and accrued.....	200 29
Other assets, viz.: Interest due.....	48 92
	<hr/>
	\$12,376 37
	<hr/>

LIABILITIES

Capital stock .....	\$10,000 00
Excess of assets over liabilities.....	2,376 37
	<hr/>
	\$12,376 37
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$149 73
From rent of safes.....	957 13
From silver storage .....	230 75
From interest on loans, deposits and investments.....	141 77
	<hr/>
	\$1,479 38
	<hr/>

PAYMENTS

For expenses, viz.:

Salaries .....	\$142 00
Taxes .....	9 38
Rent of vault space in building.....	200 00
Other expenses .....	233 00
	<hr/>
	\$584 38

Other payments, viz.: Investment.....	500 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	395 02
	<hr/>
	\$1,479 38
	<hr/>

**14. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY**

[160 Fifth avenue; incorporated 1906]

**OFFICERS**

B. J. GREENHUT, President, EDWARD SEARLE, Secretary,  
 SYDNEY H. HERMAN, Vice-President, DAVID NEVIUS, Treasurer.  
 SAMUEL KRIDEL, Vice-President,

**DIRECTORS**

B. J. GREENHUT, SAMUEL KRIDEL, S. LEVY,  
 JOSEPH HORNTAL, HERBERT S. MARTIN, H. H. VREELAND,  
 W. A. GILLESPIE, DAVID NEVIUS, I. J. WEIL,  
 JACOB A. STEIN, S. H. HERMAN.

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$31,435 00
Vaults and safes, cost, \$81,318.75; estimated present value...	72,000 00
Furniture and fixtures, cost, \$1,146.75; estimated present value . . . . .	1 00
Cash on deposit with banks or other moneyed institutions....	794 84
Safe rentals due and accrued.....	621 50
Silver storage due and accrued.....	411 97
Warehouse storage due and accrued.....	9 00
Other assets, viz.:	
Interest advances .....	\$1 67
Accrued interest .....	371 62
	<u>373 29</u>
	<u>\$105,646 60</u>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	5,646 60
	<u>\$105,646 60</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$933 44
From rent of that portion of the building not occupied by the company .....	2,500 00
From rent of safes .....	10,713 16
From silver storage .....	625 12
From warehouse storage .....	285 60
From interest on loans, deposits and investments.....	1,395 42
From stocks and bonds sold, par value, \$3,000; amount re- ceived therefor .....	2,983 65
From all other sources, viz.:	
Rebate on employee's bond.....	\$2 43
Telephone .....	3 28
Lost keys .....	7 30
Rebate on insurance.....	22 38
Breaking open boxes.....	41 35
Cartage and packing.....	44 87
	<u>121 61</u>
	<u>\$19,558 00</u>

**PAYMENTS**

For expenses, viz.:	
Salaries .....	\$5,702 55
Taxes and repairs on building.....	434 53
Rent of building.....	3,000 00
Other expenses .....	2,619 75
	<u>11,756 83</u>
Other payments, viz.:	
Cartage and packing.....	\$42 27
Interest advances .....	99 06
Investments .....	6,865 00
	<u>7,006 33</u>
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	794 84
	<u>\$19,558 00</u>

## 15. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

## OFFICERS

LE ROY W. BALDWIN, President,  
JOHN B. RUSSELL, Vice-President,  
W. H. ENGLISH, Vice-President,  
PAUL H. HUDSON, Secretary,

AMBROSE M. THAYER, Asst. Secretary,  
W. B. BALDWIN, Treasurer,  
EDWARD C. WILSON, Asst. Treasurer,  
ORIE R. KELLY, Asst. Treasurer.

## DIRECTORS

LE ROY W. BALDWIN,  
W. B. BALDWIN,  
WM. H. ENGLISH,  
C. VANDERBILT BARTON,

CHAS. H. ZEHNDER,  
HENRY P. TALMADGE,  
AUGUST HECKSCHER,  
LEWIS L. DUNHAM,  
T. COLEMAN DU PONT,

L. L. GILLESPIE,  
JOHN H. ISELIN,  
C. DE L. OELRICHS,  
CHARLES M. SCHWAR.

FINANCIAL  
RESOURCES

Vaults and safes, cost, \$94,094.52; estimated present value..	\$94,094 52
Cash on deposit with banks or other moneyed institutions....	11,552 88
Cash on hand .....	100 00
Safe rentals due and accrued.....	458 33
	<hr/>
	\$106,205 73

## LIABILITIES

Capital stock .....	\$100,000 00
Other liabilities, viz.: Due to Equitable Office Building Corporation .....	2,748 83
Excess of assets over liabilities.....	3,456 90
	<hr/>
	\$106,205 73

## CASH TRANSACTIONS DURING THE YEAR 1916

## RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$4,873 25
From rent of safes.....	37,737 84
From silver storage.....	1,491 92
From interest on loans, deposits and investments.....	215 60
From all other sources, viz.: From Equitable Office Building Corporation care of vault .....	\$73 33
Miscellaneous income .....	34 11
Equitable Office Building Corporation.....	2,432 10
	<hr/>
	2,539 54
	<hr/>
	\$46,858 15

## PAYMENTS

For expenses, viz.: Salaries .....	\$24,255 70
Taxes and repairs on building.....	600 88
Rent of buildings.....	3,499 96
Other expenses .....	5,909 23
	<hr/>
	\$34,265 75
Other payments, viz.: Payment to family of deceased watchman.....	\$250 00
Vault equipment .....	689 52
	<hr/>
	939 52
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	11,652 88
	<hr/>
	\$46,858 15



# 16. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[43-49 Exchange place; incorporated 1909]

## OFFICERS

ALVIN W. KRECH, President.  
R. BRITTINGHAM, Vice-President,  
FRANK E. RYON, Secretary,

GEO. V. DREW, Asst. Secretary.  
STEPHEN J. BROOKS, Asst. Secretary.

## DIRECTORS

ALVIN W. KRECH,  
LYMAN RHOADES,

RUSSELL BRITTINGHAM,  
A. S. POST,

HENRY E. COOPER,  
HENRY R. WINTHROP.

## FINANCIAL

### RESOURCES

Stock and bond investments, market value.....	\$27,305 00
Vaults and safes, cost, \$202,622.71; estimated present value..	115,000 00
Cash on deposit with banks or other moneyed institutions....	9,894 47
Cash on hand .....	50 00
Safe rentals due and accrued.....	3,525 00
Silver storage due and accrued.....	619 25
Other assets, viz.: Accrued interest.....	317 49
	<u>\$156,711 21</u>

### LIABILITIES

Capital stock .....	\$150,000 00
Excess of assets over liabilities.....	6,711 21
	<u>\$156,711 21</u>

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$7,521 83
From rent of safes.....	52,966 75
From silver storage .....	986 18
From interest on loans, deposits and investments.....	1,133 98
From stocks and bonds sold, par value, \$22,000; amount re- ceived therefor .....	22,841 25
From all other sources, viz.:	
Accrued interest .....	\$270 00
Income tax withheld.....	25 84
Rent paid in advance.....	163 00
	<u>458 84</u>
	<u>\$85,908 83</u>

### PAYMENTS

For dividends to shareholders.....	\$9,000 00
For expenses, viz.:	
Salaries .....	\$25,727 96
Taxes and repairs on building.....	610 45
Rent of building .....	5,000 00
Other expenses .....	6,126 38
	<u>37,464 79</u>
Other payments, viz.:	
Extra compensation .....	\$561 66
Rent paid in advance.....	120 00
Bonds purchased .....	28,817 91
	<u>29,499 57</u>
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	9,944 47
	<u>\$85,908 83</u>

17. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; incorporated 1915]

OFFICERS

EDWIN S. MARSTON, President,	HORACE F. HOWLAND, Asst. Secretary,
SAMUEL SLOAN, Vice-President,	JAMES B. LITTLE, Asst. Secretary,
AUGUSTUS V. HEELY, Secretary.	WM. A. WILSON, Asst. Secretary.

DIRECTORS

EDWIN S. MARSTON,	AUGUSTUS V. HEELY,	CORNELIUS R. AGNEW,
SAMUEL SLOAN,	WILLIAM B. CARDOZO,	J. HERBERT CASE.

FINANCIAL

RESOURCES

Bonds and mortgages .....	\$100,000 00
Cash on deposit with banks or other moneyed institutions....	9,040 91
Safe rentals due and accrued.....	2,574 72
Silver and warehouse storage due and accrued.....	51 83
	<hr/>
	\$111,667 46
	<hr/>

LIABILITIES

Capital stock .....	\$100,000 00
Other liabilities, viz.:	
Safe rentals unearned .....	\$5,655 94
Storage unearned .....	6 19
	<hr/>
	5,662 13
Excess of assets over liabilities.....	6,005 33
	<hr/>
	\$111,667 46
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transaction of the day.....	\$4,011 54
From rent of safes.....	7,068 61
From silver and warehouse storage.....	61 50
From interest on loans, deposits and investments.....	5,086 91
	<hr/>
	\$16,228 56
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries ..	\$3,856 11
Rent of building.....	2,750 00
Other expenses .....	1,081 54
	<hr/>
	\$7,187 65
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	9,040 91
	<hr/>
	\$16,228 56
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**18. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY**

[250 Fifth avenue; incorporated 1883]

**OFFICERS**

EDWARD H. PEASLEE, President, WM. A. SIMONSON, Treasurer,  
JAMES A. STILLMAN, Vice-President, WM. J. STURZENEGGER, Secretary.

**TRUSTEES**

JAMES A. STILLMAN, LOUIS M. STARR, EDWARD H. PEASLEE,  
WM. A. SIMONSON, H. B. DOMINICK.

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$122,077 50
Vaults and safes, cost. \$54,493; estimated present value....	10,000 00
Cash on deposit with banks or other moneyed institutions....	7,932 70
	<hr/>
	\$140,010 20
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends .....	\$3,000 00
Rent accrued .....	1,166 67
	<hr/>
	4,166 67
Excess of assets over liabilities .....	35,843 53
	<hr/>
	\$140,010 20
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$22,533 81
From rent of safes.....	26,606 42
From interest on loans, deposits and investments.....	4,128 51
From stocks and bonds sold, par value \$115,000; amount received therefor .....	115,000 00
From all other sources, viz.: Opening safes, payment for keys.	33 25
	<hr/>
	\$168,301 99
	<hr/>

**PAYMENTS**

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries .....	\$8,965 42
Taxes and repairs on building.....	316 62
Rent of building .....	7,000 00
Other expenses .....	2,357 25
	<hr/>
	18,639 29
Other payments, viz.:	
Bonds purchased .....	\$134,925 00
Safes purchased .....	805 00
	<hr/>
	135,730 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after trasactions of the day.....	7,932 70
	<hr/>
	\$168,301 99
	<hr/>

# 19. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[166 Montague street; incorporated 1891]

## OFFICERS

ARTHUR K. WOOD, President, EDWARD C. DELAFIELD, Vice-President.  
CROWELL HADDEN, Vice-President, CLINTON W. LUDLUM, Treasurer.

## TRUSTEES

CROWELL HADDEN,	JAMES H. POST,	JOHN S. ROGERS,
MARTIN JOOST,	FRANK DAY TUTTLE,	CALVIN TRUESDALE,
JOHN HILL MORGAN,	ARTHUR KING WOOD,	W. T. DIEFENDORF,
EDWIN PACKARD,	EDWARD C. DELAFIELD,	R. E. PRENTISS.
	SIDNEY R. KENNEDY,	

## FINANCIAL

### RESOURCES

Bonds and mortgages .....	\$21,800 00
Stock and bond investments, market value.....	53,220 00
Vaults and safes and furniture and fixtures, cost, \$69,680.10; estimated present value.....	40,500 00
Cash on deposit with banks or other moneyed institutions....	3,454 50
	<hr/>
	\$118,974 50
	<hr/>

### LIABILITIES

Capital stock.....	\$100,000 00
Excess of assets over liabilities.....	18,974 50
	<hr/>
	\$118,974 50
	<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1916

### RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$2,867 98
From rent of safes.....	19,439 31
From storage of valuables the safety of which is guaranteed by the company .....	3,082 84
From warehouse storage .....	13 00
From interest on loans, deposits and investments.....	3,356 41
From stocks and bonds sold, par value \$17,400; amount re- ceived therefor .....	24,412 52
	<hr/>
	\$53,172 06
	<hr/>

### PAYMENTS

For dividends to shareholders.....	\$10,000 00
For expenses, viz.:	
Salaries .....	\$6,531 05
Taxes and repairs on building.....	1,021 17
Rent of building.....	6,083 50
Other expenses .....	1,584 34
	<hr/>
	15,220 06
Other payments, viz.: Bonds purchased.....	24,497 50
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	3,454 50
	<hr/>
	\$53,172 06
	<hr/>

**20. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY**

[7 West Twenty-third street; incorporated 1883]

**OFFICERS****RUEL W. POOR, President,**  
**L. A. BEVIN, Vice-President,****WM. CRAWFORD, Vice-President,**  
**GEO. D. WEEKS, Treasurer.****DIRECTORS****LEANDER A. BEVIN,**  
**WILLIAM CRAWFORD,**  
**ELMER A. DARLING.****HENRY B. FISHER,**  
**EDWARD HOLBROOK,**  
**THOS. E. KIRBY,****RUEL W. POOR,**  
**GEORGE D. WEEKS,**  
**CHARLES S. WILLS.****FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$32,283 35
Vaults and safes, cost, \$88,956.48; estimated present value....	88,000 00
Furniture and fixtures, cost, \$41,682.87; estimated present value .....	29,500 00
Cash on deposit with banks or other moneyed institutions....	4,141 91
Cash on hand.....	14 85
Safe rentals due and accrued.....	3,914 75
Silver storage due and accrued.....	3,751 83
Warehouse storage due and accrued.....	342 79
	<hr/>
	<b>\$161,949 48</b>

**LIABILITIES**

Capital stock .....	\$150,000 00
Expenses incurred but unpaid.....	337 50
Other liabilities, viz.:	
Unpaid dividends .....	\$60 00
Taxes accrued .....	396 82
Reserve account .....	3,000 00
	<hr/>
	3,456 82
Excess of assets over liabilities.....	8,155 16
	<hr/>
	<b>\$161,949 48</b>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$3,090 90
From rent of safes.....	35,279 35
From storage of valuables the safety of which is guaranteed by the company and from silver and warehouse storage....	6,451 01
From interest on loans, deposits and investments.....	1,610 00
From all other sources, viz.:	
New locks, keys, etc.....	\$112 00
Electric current .....	313 25
Telephone tolls and rebate.....	47 44
	<hr/>
	472 69
	<hr/>
	<b>\$46,903 95</b>

**PAYMENTS**

For dividends to shareholders.....	\$10,500 00
For expenses, viz.:	
Salaries .....	\$15,883 75
Taxes and repairs on building.....	589 53
Rent of building .....	10,000 00
Other expenses .....	5,773 91
	<hr/>
	32,247 19
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	4,156 76
	<hr/>
	<b>\$46,903 95</b>

**21. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY**

[135 William street; incorporated 1913]

**OFFICERS**

**WILLIAM C. DUNCAN**, President,      **FRANK HAMMOND**, Treasurer.  
**ALEXANDER WALKER**, Vice-President,

**DIRECTORS**

**WM. C. DUNCAN**,      **FRANK HAMMOND**,      **EDWIN W. ORVIS**,  
**HENRY R. CARSE**,           **ALEXANDER WALKER**.

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$43,309 82
Vaults and safes, cost, \$60,000; estimated present value.....	56,500 00
Cash on deposit with banks or other moneyed institutions....	696 62
Safe rentals due and accrued.....	1,074 00
	<hr/>
	\$101,580 44
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	1,580 44
	<hr/>
	\$101,580 44
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$777 73
From rent of safes.....	11,990 53
From interest on loans, deposits and investments.....	1,800 00
	<hr/>
	\$14,568 26
	<hr/>

**PAYMENTS****For expenses, viz.:**

Salaries .....	\$5,569 92	
Rent of building .....	4,299 96	
Other expenses .....	2,840 76	
	<hr/>	\$12,716 64
Other payments, viz.: Bonds purchased.....		1,155 00
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....		696 62
		<hr/>
		\$14,568 26
		<hr/>

**22. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY**

[513 Fifth avenue ; incorporated 1912]

**OFFICERS**

**ALEXANDER J. HEMPHILL**, President, **WALTER MEACHAM**, Treasurer,  
**CHARLES H. SABIN**, Vice-President, **CHARLES M. BILLINGS**, Secretary.

**DIRECTORS**

**EDWARD J. BERWIND**, **ALEX. J. HEMPHILL**, **THOMAS W. LAMONT**,  
**HENRY P. DAVISON**, **A. D. JUILLIARD**, **CHARLES H. SABIN**,  
**ALBERT H. WIGGIN**.

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$65,000 00
Vaults and safes, cost, \$50,000; estimated present value.....	56,895 34
Cash on deposit with banks or other moneyed institutions...	3,705 35
Safe rentals due and accrued.....	3,010 00
Other assets, viz.: Accrued interest.....	530 67
	<hr/>
	<b>\$129,141 36</b>
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Other liabilities, viz.:	
Taxes accrued .....	\$489 96
Advance rentals .....	14,161 25
	<hr/>
	14,651 21
Excess of assets over liabilities.....	14,490 15
	<hr/>
	<b>\$129,141 36</b>
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$18,487 11
From rent of safes.....	29,498 50
From interest on loans, deposits and investments.....	3,579 64
From stocks and bonds sold, par value \$65,000. Amount	
received therefor .....	68,318 75
From all other sources, viz.: Rents recovered.....	111 10
	<hr/>
	<b>\$119,995 10</b>
	<hr/>

**PAYMENTS**

For interest on bonds, loans and mortgages.....	\$205 68
For expenses, viz.:	
Salaries .....	\$6,678 96
Taxes and repairs on building.....	352 22
Rent of building .....	11,500 00
Other expenses .....	2,785 98
	<hr/>
	21,317 16
Other payments, viz.:	
Cash rebates .....	\$727 09
Bonds purchased .....	65,144 48
New vault .....	28,895 34
	<hr/>
	94,766 91
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	3,705 35
	<hr/>
	<b>\$119,995 10</b>
	<hr/>

23. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY  
[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President, HENRY R. CARSE, Treasurer,  
WILLIAM BARBOUR, Vice-President, EUGENE A. VAN NEST, Secretary.

DIRECTORS

WM. WOODWARD, HENRY R. CARSE, SAMUEL T. PETERS,  
WILLIAM BARBOUR, ERNEST ISELIN.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$200,000; estimated present value....	\$200,000 00
Cash on deposit with banks or other moneyed institutions....	2,942 24
Safe rentals due and accrued.....	377 50
	<hr/>
	\$203,319 74
	<hr/>

LIABILITIES

Capital stock .....	\$200,000 00
Excess of assets over liabilities.....	3,319 74
	<hr/>
	\$203,319 74
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$4,264 30
From rent of safes.....	56,296 47
From all other sources, viz.:	
Keys, etc. ....	\$203 68
Key deposit account .....	25 00
	<hr/>
	228 68
	<hr/>
	\$60,789 45
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries .....	\$12,911 10
Taxes and repairs on building.....	1,118 72
Rent of building.....	24,000 00
Other expenses .....	7,782 39
	<hr/>
	45,812 21
Other payments, viz.: Key deposit refund.....	35 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	2,942 24
	<hr/>
	\$60,789 45
	<hr/>



**24. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY**

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

**OFFICERS****FRANK V. BALDWIN**, President,  
**JOHN GERKEN**, Vice-President,**RICHARD A. PURDY**, Secretary.**DIRECTORS****J. ROMAIN BROWN**,  
**CHARLES F. HOLM**,  
**JOHN GERKEN**,**PAUL B. SCARFF**,  
**RICHARD A. PURDY**,  
**WM. P. RINCKHOFF**,  
**CLARENCE P. KING**,**ROBERT H. BOUNDTREE**,  
**FRANK V. BALDWIN**,  
**GUY T. SCOTT**.**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$118,400 00
Vaults and safes, cost, \$35,890.00 estimated present value....	15,000 00
Cash on deposit with banks or other moneyed institutions....	2,061 49
	<hr/>
	<b>\$135,461 49</b>

**LIABILITIES**

Capital stock . . . . .	\$100,000 00
Excess of assets over liabilities.....	35,461 49
	<hr/>
	<b>\$135,461 49</b>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$5,135 62
From rent of safes.....	9,273 03
From warehouse storage.....	271 75
From interest on loans, deposits and investments.....	4,606 19
From stocks and bonds sold, par value \$16,250. Amount received therefor . . . . .	15,774 91
From all other sources, viz.:	
Opening safes . . . . .	\$61 00
New keys . . . . .	8 00
Sundries . . . . .	17 16
	<hr/>
	86 16
	<hr/>
	<b>\$35,147 66</b>

**PAYMENTS****For expenses, viz.:**

Salaries . . . . .	\$4,314 80
Taxes and repairs on building.....	1,397 87
Rent of building.....	1,800 00
Other expenses . . . . .	341 66
	<hr/>
	7,854 33

**Other payments, viz.:**

Attorney's fees . . . . .	\$301 18
Electric protection . . . . .	438 00
Stationery . . . . .	130 00
Advertising . . . . .	286 64
Rebates . . . . .	9 17
Directors' fees . . . . .	455 00
Bonds purchased . . . . .	23,463 33
Accrued interest . . . . .	119 46
Commissions . . . . .	20 00
	<hr/>
	25,231 84

Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	2,061 49
	<hr/>
	<b>\$35,147 66</b>

**25. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY**

[358 Fifth avenue; incorporated 1901]

**OFFICERS**

CHARLES H. KEEP, President.                      CHARLES S. ADAMS, Treasurer.  
 BENJ. L. ALLEN, Vice-President.              HARRIS A. DUNN, Secretary.  
 LANGLEY W. WIGGIN, Vice-President.

**DIRECTORS**

BENJAMIN L. ALLEN,              CHARLES H. KEEP,              FRED'K G. BOURNE,  
 HOWARD BAYNE,                      HARRIS A. DUNN.

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$80,050 00
Real estate, cost, \$69,242.43; estimated present value.....	64,733 93
Vaults and safes, cost, \$19,712.20; estimated present value..	5,870 30
Cash on hand.....	895 57
Safe rentals due and accrued.....	50 00
	<hr/>
	\$151,599 80
	<hr/> <hr/>

**LIABILITIES**

Capital stock . . . . .	\$100,000 00
Excess of assets over liabilities.....	51,599 80
	<hr/>
	\$151,599 80
	<hr/> <hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$14,362 13
From rent of safes.....	44,370 52
From interest on loans, deposits and investments.....	3,884 46
From stocks and bonds sold, par value \$25,000. Amount	
received therefor . . . . .	29,958 75
	<hr/>
	\$92,575 86
	<hr/> <hr/>

**PAYMENTS**

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries . . . . .	\$8,312 66
Taxes and repairs on building.....	475 37
Rent of building.....	33,166 84
Other expenses . . . . .	3,219 17
	<hr/>
	45,174 04
Other payments, viz.: Stock purchased.....	41,456 25
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	945 57
	<hr/>
	\$92,575 86
	<hr/> <hr/>

**26. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY**

[60-72 East Forty-second street; incorporated 1881]

**OFFICERS**F. EGERTON WEBB, President.  
E. E. OLCOTT, Vice-President.WALTER C. REID, Vice-President.  
WILLIAM J. MURPHY, Treasurer.**TRUSTEES**JAMES STILLMAN,  
RUFUS B. COWING,  
E. E. OLCOTT,  
F. EGERTON WEBB,FREDERIC R. COUDERT,  
WILLIAM A. SIMONSON,  
W. K. VANDERBILT, JR.,JOSEPH P. GRACE,  
HENRY R. TOWNE,  
LEWIS ISELIN,  
WILLIAM S. HAWK.**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$272,162 50
Real estate, cost, \$1,720,000; estimated present value.....	1,720,000 00
Vaults and safes, cost, \$80,000; estimated present value.....	80,000 00
Cash on deposit with banks or other moneyed institutions....	33,057 37
Cash on hand.....	700 00
Safe rentals due and accrued.....	10,935 26
Silver storage due and accrued.....	18,071 63
Warehouse storage due and accrued.....	139,386 43
Other assets, viz.: Packing material.....	2,200 00

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**\$2,276,513 19**

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**LIABILITIES**

Capital stock .....	\$1,000,000 00
Loans secured by bond and mortgage.....	500,000 00
Interest due and accrued on loans.....	2,437 50
Expenses incurred but unpaid.....	2,877 75
Other liabilities, viz.: Taxes accrued.....	2,000 00
Excess of assets over liabilities.....	769,197 94

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**\$2,276,513 19**

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**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$33,580 47
From rent of that portion of the building not occupied by the company . . . . .	47,916 66
From rent of safes.....	80,463 92
From storage of valuables the safety of which is guaranteed by the company . . . . .	40,913 51
From warehouse storage . . . . .	277,040 65
From interest on loans, deposits and investments.....	12,380 74
From all other sources, viz.: Income tax employees.....	55 00

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**\$492,350 95**

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**PAYMENTS**

For loans paid .....	\$50,000 00
For interest on bonds, loans and mortgages.....	23,552 43
For dividends to shareholders.....	100,000 00
For expenses, viz.:	
Salaries . . . . .	\$127,669 21
Taxes and repairs on building.....	50,846 37
Other expenses . . . . .	87,086 97

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**265,602 55**

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**Other payments, viz.:**

Cash advanced for customers.....	\$13,822 84
Cash refunds to customers.....	5,560 76
Income tax, employees . . . . .	55 00

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**19,438 60**

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Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	33,757 37
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**\$492,350 95**

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**27. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN**

[196 Montague street; incorporated 1867]

**OFFICERS**FRANK L. SNIFFEN, President.  
FRANK BAILEY, Vice-President.

JOHN F. TALMADGE, Treasurer.

**DIRECTORS**FRANK BAILEY,  
HENRY C. BALDWIN,  
EDWARD T. BEDFORD,  
MATHEW DEAN,  
JOHN A. DITMAS,  
DESMOND DUNNE,JOHN L. HEINS,  
REMSSEN JOHNSON,  
CLEMENT LOCKITT,  
EDGAR McDONALD,  
D. IRVING MEAD,  
CHAS. A. O'DONOHUE,  
EDWARD W. RIDER,NELSON B. SIMON,  
FRANK L. SNIFFEN,  
JOHN J. SPOWERS,  
EDWARD O. STANLEY,  
JULIUS STRAUSS,  
WM. M. VAN ANDEN.**FINANCIAL  
RESOURCES**

Bonds and mortgages .....	\$73,125 00
Stock and bond investments, market value.....	31,000 00
Real estate, cost, \$47,940.95; estimated present value.....	7,000 00
Furniture, fixtures and safes, cost, \$26,994.35; estimated present value . . . . .	2,000 00
Cash on deposit with banks or other moneyed institutions....	3,888 10
Safe rentals due and accrued.....	2,370 00
Warehouse storage due and accrued.....	150 00
Other assets, viz.: Accrued interest.....	688 94

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\$120,222 04

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**LIABILITIES**

Capital stock . . . . .	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends .....	\$3,000 00
Taxes accrued .....	424 70
Prepaid safe rentals .....	6,674 02
Prepaid storage rentals .....	343 79

---

10,442 51

Excess of assets over liabilities.....	9,779 53
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\$120,222 04

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**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$4,129 79
From rent of safes.....	15,563 25
From storage of valuables the safety of which is guaranteed by the company . . . . .	1,345 00
From interest on loans, deposits and investments.....	5,490 15
From loans paid . . . . .	11,625 00

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\$38,153 19

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**PAYMENTS**

For dividends to shareholders.....	\$5,500 00
For expenses, viz.:	
Salaries . . . . .	\$7,335 00
Taxes and repairs on building.....	404 97
Rent of building .....	2,947 25
Other expenses .....	2,077 87

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12,765 09

Other payments, viz.: Bonds and Mortgages purchased.....	16,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	3,888 10

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\$38,153 19

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**28. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY**

[204 Fifth avenue; incorporated 1903]

**OFFICERS****ALEXANDER S. WEBB, President.**  
**OWEN WARD, Vice-President.****HORACE F. POOR, Treasurer.**  
**BRECKENRIDGE CARROLL, Secretary.****DIRECTORS****CHAS. E. CALHOUN,**  
**BRECKENRIDGE CARROLL,**  
**CLARENCE H. KELSEY,**  
**C. MORTON WHITMAN,****CHAS. W. KRAUSHAAR,**  
**GEORGE LEASK,**  
**J. B. MARTIN,**  
**HORACE F. POOR,**  
**IRVING E. RAYMOND.****ABRAM M. HYATT,**  
**LOUIS STERN,**  
**OWEN WARD,**  
**ALEXANDER S. WEBB,****FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$19,125 00
Vaults and safes, cost, \$101,363.92; estimated present value..	88,000 00
Cash on deposit with banks or other moneyed institutions....	7,078 79
Safe rentals due and accrued.....	544 25
Silver storage due and accrued.....	1,013 45
Other assets, viz.:	
Rent paid in advance.....	\$208 33
Salaries paid in advance.....	40 00
Petty cash .....	58 86
	<u>307 19</u>
	<u>\$116,068 68</u>

**LIABILITIES**

Capital stock . . . . .	\$100,000 00
Expenses incurred but unpaid.....	12 90
Other liabilities, viz.: Taxes accrued.....	153 06
Excess of assets over liabilities.....	15,902 72
	<u>\$116,068 68</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$3,243 93
From rent of safes.....	16,242 37
From storage of valuables the safety of which is guaranteed	
by the company and silver storage.....	1,960 47
From interest on loans, deposits and investments.....	1,210 82
From all other sources, viz.:	
Locks and keys .....	\$63 00
Expense, refunded .....	175 88
	<u>238 88</u>
	<u>\$22,896 47</u>

**PAYMENTS**

For dividends to shareholders.....	\$4,500 00
For expenses, viz.:	
Salaries .....	\$4,441 92
Taxes and repairs on building.....	1,376 91
Rent of building.....	2,500 00
Other expenses .....	2,917 70
	<u>11,236 53</u>
Other payments, viz.:	
Rebate of safe rentals.....	\$23 10
Locks and keys .....	58 05
	<u>81 15</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	7,078 79

\$22,896 47

**29. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY**

[115 Broadway; Incorporated 1875]

**OFFICERS****WILLIAM GIBLIN, President.****F. J. MOONEY, Treasurer.****DIRECTORS****JAMES S. ALEXANDER,  
LOUIS V. BRIGHT,  
LEWIS L. CLARKE,  
ALLEN B. FORBES,****PHILIP A. S. FRANKLIN,  
SAMUEL L. FULLER,  
WILLIAM GIBLIN,  
CLARENCE H. KELSEY,  
ANSON W. BURCHARD.****SEWARD PROSSER,  
CHARLES H. SABIN,  
F. A. VANDERLIP,  
ALBERT H. WIGGIN,****FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$60,801 76
Vaults and safes, cost, \$430,222.26; estimated present value..	294,643 17
Cash on deposit with banks or other moneyed institutions....	6,353 28
Cash on hand .....	240 00
Safe rentals due and accrued.....	12,245 21
Silver storage due and accrued.....	8 94
Other assets, viz.:	
Advanced Mercantile Burglar Alarm Co.....	\$9,000 00
Accrued interest .....	875 89
	<u>9,875 89</u>

\$384,168 25**LIABILITIES**

Capital stock . . . . .	\$300,000 00
Other liabilities, viz.:	
Reserve for taxes.....	\$444 98
Advance rentals .....	50,983 99
	<u>51,428 97</u>
Excess of assets over liabilities.....	32,739 28
	<u>\$384,168 25</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$1,184 48
From rent of that portion of the building not occupied by the company . . . . .	1,000 00
From rent of safes.....	120,184 49
From storage of valuables the safety of which is guaranteed by the company.....	134 50
From silver storage.....	759 99
From interest on loans, deposits and investments.....	6,805 24
From all other sources, viz.:	
Equipment . . . . .	\$1,934 55
Stock and bonds.....	115,895 56
	<u>117,830 11</u>

\$247,898 81**PAYMENTS**

For loans . . . . .	\$5,500 00
For capital stock redeemed.....	150,000 00
For dividends to shareholders.....	20,250 00
For expenses, viz.:	
Salaries . . . . .	\$30,671 17
Taxes and repairs on building.....	1,314 75
Rent of building .....	20,750 01
Other expenses .....	12,819 60
	<u>65,555 53</u>
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	6,593 28
	<u>\$247,898 81</u>

**30. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY**

[3 East Fourteenth street; incorporated 1895]

**OFFICERS**

**SAMUEL R. SMITH, President.** **CHARLES E. RAYNOR, Treasurer.**  
**ROBERT J. MACFARLAND, Vice-Pres.** **E. T. McDONALD, Secretary.**

**DIRECTORS**

**ROBT. J. MACFARLAND,** **CHARLES E. RAYNOR,** **JULIUS B. STILLWELL,**  
**SAMUEL R. SMITH,** **A. VAN DEWATER,** **A. BJORNSON.**  
**LAWRENCE H. TASKER.**

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$18,000 00
Real estate, cost, \$100,000; estimated present value.....	50,000 00
Vaults and safes, cost, \$65,000; estimated present value.....	35,000 00
Furniture and fixtures, cost, \$10,000; estimated present value.....	5,000 00
Cash on deposit with banks or other moneyed institutions....	434 33
Cash on hand.....	322 26
Safe rentals due and accrued.....	4,538 23
Silver storage and warehouse storage due and accrued.....	981 98
Other assets, viz.:	
Improvements and fixtures .....	\$3,390 44
Rents due .....	110 00
	<hr/>
	3,500 44
	<hr/>
	\$117,777 24
	<hr/> <hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Other loans .....	2,000 00
Interest due and accrued on loans.....	40 00
Expenses incurred but unpaid.....	172 74
Other liabilities, viz.:	
Taxes accrued .....	\$4,524 13
Accrued ground rent .....	1,000 00
Accrued interest .....	213 87
Drayage .....	2 18
	<hr/>
	5,740 18
Excess of assets over liabilities.....	9,824 32
	<hr/>
	\$117,777 24
	<hr/> <hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transaction of the day.....	\$1,132 19
From rent of that portion of the building not occupied by the company : . . . . .	11,603 75
From rent of safes.....	6,489 90
From storage of valuables the safety of which is guaranteed by the company, silver and warehouse storage.....	1,378 64
From interest on loans, deposits and investments.....	14 40
From all other sources, viz.:	
Drayage .....	\$10 75
Expense .....	187 02
Interest .....	18 00
Expense, building .....	15 00
Telephone booths .....	11 03
Interest on ground rents.....	60 00
	<hr/>
	301 80
	<hr/>
	\$20,920 68
	<hr/> <hr/>

## PAYMENTS

For loans paid .....		\$500 00
For interest on bonds, loans and mortgages.....		138 00
For expenses, viz.:		
Salaries .....	\$4,960 42	
Taxes and repairs on building.....	261 39	
Rent of ground .....	6,000 00	
Other expenses .....	2,502 25	
		<hr/> 13,724 06
Other payments, viz.:		
Improvements and fixtures.....	\$1,898 15	
Insurance .....	188 11	
Drayage .....	9 40	
Accrued taxes .....	3,390 62	
Accrued interest .....	315 75	
		<hr/> 5,802 03
Cash on hand and in banks or other moneyed institutions		
December 31, 1916, after transactions of the day.....		756 59
		<hr/>
		<hr/> <u>\$20,920 68</u>



**31. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON**

[20 East First street; incorporated 1905]

**OFFICERS**

ARCHIBALD M. CAMPBELL, President. P. W. SHEPARD, Treasurer.  
 MARK D. STILES, Vice-President.

**DIRECTORS**

ARCH. M. CAMPBELL, MARK D. STILES, P. W. SHEPARD,  
 A. F. GESCHEIDT, GEORGE H. BROWN.

**FINANCIAL****RESOURCES**

Bonds and mortgages .....	\$6,850 00
Stock and bond investments, market value.....	12,600 00
Cash on deposit with banks or other moneyed institutions...	341 74
Safe rentals due and accrued.....	178 00
Silver storage due and accrued.....	327 00
	<hr/>
	\$20,296 74
	<hr/>

**LIABILITIES**

Capital stock .....	\$10,000 00
Other loans .....	700 00
Excess of assets over liabilities.....	9,596 74
	<hr/>
	\$20,296 74
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$741 24
From rent of safes.....	3,317 85
From silver storage.....	670 00
From interest on loans, deposits and investments.....	1,139 43
From stocks and bonds sold, par value \$750.00. Amount received therefor .....	4,218 60
From all other sources, viz.: Bills payable.....	700 00
	<hr/>
	\$10,787 12
	<hr/>

**PAYMENTS**

For expenses, viz.:	
Salaries .....	\$1,360 03
Rent of building .....	1,800 00
Other expenses .....	204 10
	<hr/>
	\$3,364 13
Other payments, viz.: Stock purchase.....	7,081 25
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	341 74
	<hr/>
	\$10,787 12
	<hr/>

**32. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY**

[170 Broadway ; incorporated 1911]

**OFFICERS**

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.  
I. W. COKEFAIR, Vice-President.

**DIRECTORS**

ISAAC W. COKEFAIR,	RUDOLPH REINHART,	LUDWIG NISSEN,
FRED GOLDSMITH,	LEOPOLD STERN,	J. HEYNEN,
CHARLES R. JUNG,	LEO WORMSER,	GEO. R. WHITEHEAD,
AUGUST OPPENHEIMER,		MAX KALLMAN.

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$19,886 66
Vaults and safes, cost, \$80,826.50; estimated present value..	80,826 50
Furniture and fixtures, cost, \$5,373.84; estimated present value	3,700 00
Cash on deposit with banks or other moneyed institutions....	6,761 22
Cash on hand .....	43 53
Safe rentals due and accrued.....	1,755 90
	<hr/>
	\$112,973 81
	<hr/> <hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Other liabilities, viz.: Key deposit.....	267 00
Excess of assets over liabilities.....	12,706 81
	<hr/>
	\$112,973 81
	<hr/> <hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$5,381 58
From rent of that portion of the building not occupied by the	
company . . . . .	2,781 10
From rent of safes.....	16,441 16
From interest on loans, deposits and investments.....	1,072 83
From all other sources, viz.: Key deposit.....	138 00
	<hr/>
	\$25,814 67
	<hr/> <hr/>

**PAYMENTS**

For dividends to shareholders.....	\$2,500 00
For expenses, viz.:	
Salaries .....	\$6,797 21
Taxes and repairs on building.....	358 87
Rent of building.....	7,680 00
Other expenses .....	1,301 84
	<hr/>
	16,137 92
Other payments, viz.:	
Key deposit .....	\$37 00
Safes .....	235 00
Fixtures . . . . .	100 00
	<hr/>
	372 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	6,804 75
	<hr/>
	\$25,814 67
	<hr/> <hr/>

**33. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE, N. Y.**

[264-268 Main street; incorporated 1902]

**OFFICERS**

**WILLIAM W. BISSELL, President.**      **HENRI J. VAN ZELM, Secretary.**  
**ROBERT P. CARPENTER, Vice-President.** **IRVING R. TODD, Asst. Secretary.**

**DIRECTORS**

**W. W. BISSELL,**                      **THOS S. DRAKE,**                      **ALBERT MAHLSTEDT**  
**R. P. CARPENTER.**                      **ALONZO GUEST,**                      **J. A. YOUNG.**

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$3,000 00
Vaults and safes, cost, \$16,627.28; estimated present value..	15,000 00
Cash on deposit with banks or other moneyed institutions....	2,447 32
Safe rentals due and accrued.....	265 50
Silver storage due and accrued.....	903 32
	<hr/>
	<b>\$21,616 14</b>

**LIABILITIES**

Capital stock .....	\$10,000 00
Excess of assets over liabilities.....	11,616 14
	<hr/>
	<b>\$21,616 14</b>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$963 42
From rent of safes.....	2,860 56
From silver storage.....	1,413 88
From interest on loans, deposits and investments.....	192 61
From stock and bonds sold, par value \$500. Amount received therefor . . . . .	500 00
	<hr/>
	<b>\$5,950 47</b>

**PAYMENTS**

For dividends to shareholders.....	\$1,600 00
For expenses, viz.:	
Salaries .....	\$600 00
Rent of building.....	1,000 00
Other expenses .....	303 15
	<hr/>
	<b>1,903 15</b>
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	2,447 32
	<hr/>
	<b>\$5,950 47</b>

**34. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE  
COMPANY, NEW YORK CITY**

[2 Broadway ; incorporated 1883]

**OFFICERS**

WM. A. NASH, President. SAMUEL G. BAYNE, Treasurer.  
PARMLY S. CLAPP, Vice-President. EDGAR G. SEE, Secretary.

**TRUSTEES**

S. G. BAYNE,	FRED'K LEWISOHN,	EDWARD C. BODMAN,
HENRY E. COOPER,	WILLIAM A. NASH,	RICHARD M. HOE,
JOHN A. HANCE,	SAMUEL OWEN,	E. H. R. GREEN,
L. M. DASHIELL,	FORREST H. PARKER,	GUSTAV SCHWAB,
	PARMLY S. CLAPP.	

**FINANCIAL**

**RESOURCES**

Stock and bond investments, market value.....	\$20,200 00
Vaults and safes and furniture and fixtures, cost, \$212,544.52; estimated present value.....	173,435 24
Cash on deposit with banks or other moneyed institutions...	21,939 75
	<hr/>
	\$215,574 99

**LIABILITIES**

Capital stock .....	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities, viz.:	
Key deposits .....	\$1,420 00
Special deposit .....	1,625 50
	<hr/>
	3,045 50
Excess of assets over liabilities.....	60,112 82
	<hr/>
	\$215,574 99
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$20,627 97
From rent of safes.....	55,709 27
From storage of valuables the safety of which is guaranteed by the company .....	537 50
From warehouse storage.....	23,928 61
From interest on loans, deposits and investments.....	1,007 45
From all other sources, viz.:	
Lost keys .....	\$50 50
Special account .....	1,529 00
	<hr/>
	1,579 50
	<hr/>
	\$103,390 30

**PAYMENTS**

For dividends to shareholders.....	\$18,000 00
For expenses, viz.:	
Salaries .....	\$16,183 27
Taxes and repairs on building.....	2,074 23
Rent of building.....	13,500 00
Other expenses .....	13,323 60
	<hr/>
	45,081 10
Other payments, viz.:	
Cartage and freight.....	\$4,021 38
New construction .....	4,135 24
Investments .....	10,212 83
	<hr/>
	18,369 45
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	21,939 75
	<hr/>
	\$103,390 30
	<hr/>

**35. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY,  
NEW YORK CITY**

[10 Broad street; incorporated 1913]

**OFFICERS**

<b>JAMES B. MABON</b> , President.	<b>ERNEST GROESBECK</b> , Treasurer.
<b>RUDOLPH KEPPLER</b> , Vice-President.	<b>WARREN B. NASH</b> , Assistant Treasurer.
<b>MARION J. VERDERY</b> , Secretary.	

**DIRECTORS**

<b>JAMES B. MABON</b> ,	<b>ERNEST GROESBECK</b> ,	<b>HENRY K. POMROY</b> ,
<b>RUDOLPH KEPPLER</b> ,		<b>WARREN B. NASH</b> .

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$95,100 00
Vaults and safes and furniture and fixtures, estimated present value .....	25,000 00
Cash on deposit with banks or other moneyed institutions....	19,453 19
Cash on hand.....	100 00
	<hr/> \$139,653 19 <hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	39,653 19
	<hr/> \$139,653 19 <hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$6,400 09
From rent of that portion of the building not occupied by the company .....	250 00
From rent of safes .....	69,213 23
From interest on loans, deposits and investments.....	4,531 46
From all other sources .....	79 58
	<hr/> \$80,474 36 <hr/>

**PAYMENTS**

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries .....	\$16,276 66
Taxes and repairs on building.....	755 36
Rent of building .....	38,000 00
Other expenses .....	4,889 15
	<hr/> 54,921 17 <hr/>
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	19,553 19
	<hr/> \$80,474 36 <hr/>

**36. OSSINING SAFE DEPOSIT COMPANY, OSSINING**

[139 Main street; incorporated 1906]

**OFFICERS**

GEORGE F. SECOR, President.                      MERRITT W. BARNUM, Treasurer.  
PAUL M. PIERSON, Vice-President.              HARRY M. CARPENTER, Secretary.

**DIRECTORS**

ROBERT M. AKIN,                      GEORGE F. HOAG,                      GEORGE F. SECOR,  
MERRITT W. BARNUM,                  MILTON C. PALMER,                  CHAS. G. WASHBURN,  
T. HENRY CALAM,                      PAUL M. PIERSON,                  WILLIAM A. RANNEY,  
HARRY M. CARPENTER,                  JOHN P. POWERS,                  EDWARD B. SHERWOOD.

**FINANCIAL**

**RESOURCES**

Bonds and mortgages.....	\$2,500 00
Stock and bond investments, market value.....	4,262 50
Vaults and safes, cost, \$13,000; estimated present value.....	13,000 00
Loans on collaterals and personal securities.....	700 00
Cash on deposit with banks or other moneyed institutions....	546 03
	<hr/>
	<b>\$21,008 53</b>
	<hr/>

**LIABILITIES**

Capital stock .....	\$20,000 00
Other liabilities, viz.: Unpaid dividends.....	500 00
Excess of assets over liabilities.....	508 53
	<hr/>
	<b>\$21,008 53</b>
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$881 80
From rent of safes.....	536 75
From silver storage.....	171 50
From interest on loans, deposits and investments.....	378 60
From loans paid.....	300 00
From all other sources, viz.: Mortgage paid.....	3,500 00
	<hr/>
	<b>\$5,768 65</b>
	<hr/>

**PAYMENTS**

For dividends to shareholders.....	\$900 00
For expenses, viz.: Other expenses.....	60 12
Other payments, viz.: Stock purchased.....	4,262 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after trasactions of the day.....	546 03
	<hr/>
	<b>\$5,768 65</b>
	<hr/>

**37. POWER CITY SAFE DEPOSIT CORPORATION, NIAGARA FALLS**

[207 Falls street; incorporated 1916]

**OFFICERS**

PAUL A. SCHOELLKOPF, President.  
 FRED J. COE, Vice-President.

FRANCIS H. SALT, Treasurer.  
 EDSON P. PFOHL, Secretary.

**DIRECTORS**

FRED J. COE,  
 MORRIS COHN, JR.,  
 CHAS. E. HAEBERLE,

FRANK W. HASKELL,  
 JOSEPH E. MONTAGUE,  
 FRED MASON,

EDSON P. PFOHL,  
 FRANCIS H. SALT,  
 PAUL A. SCHOELLKOPF.

**FINANCIAL****RESOURCES**

Vaults and safes, cost, \$14,902.92; estimated present value...	\$14,902 92
Furniture and fixtures, cost, \$41.50; estimated present value..	41 50
Cash on deposit with banks or other moneyed institutions....	557 00
Safe rental due and accrued.....	147 00
	<hr/>
	\$15,648 42
	<hr/>

**LIABILITIES**

Capital stock .....	\$15,000 00
Excess of assets over liabilities.....	648 42
	<hr/>
	\$15,648 42
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

From rent of safes.....	\$555 00
From stocks and bonds sold, par value \$15,000. Amount received therefor .....	15,000 00
	<hr/>
	\$15,555 00
	<hr/>

**PAYMENTS**

For expenses, viz.: Other expenses.....	\$53 58
Other payments, viz.:	
Vaults and safe deposit boxes.....	\$14,902 92
Furniture and fixtures .....	41 50
	<hr/>
	14,944 42
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	557 00
	<hr/>
	\$15,555 00
	<hr/>

**88. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK**

[Broadway and Main street; incorporated 1910]

**OFFICERS****FRANK B. CRUMBIE, President.**  
**EUGENE F. PERRY, Vice-President.****ARTHUR A. G. LUDERS, Treasurer.****DIRECTORS****FRANK B. CRUMBIE,**  
**C. CARLTON KELLEY,****HOWARD VAN BUREN,**  
**EUGENE F. PERRY,**  
**ROBERT SCHMITT.****A. S. TOMPKINS,**  
**ARTHUR A. G. LUDERS,****FINANCIAL  
RESOURCES**

Bonds and mortgages.....	\$2,000 00
Vaults and safes, cost, \$8,000; estimated present value.....	8,000 00
Cash on deposit with banks or other moneyed institutions....	1,563 06
Safe rentals due and accrued.....	150 00
Silver storage due and accrued.....	40 00
Other assets, viz.: Accrued rent.....	37 50
	<hr/>
	<b>\$11,790 56</b>
	<hr/>

**LIABILITIES**

Capital stock .....	\$10,000 00
Excess of assets over liabilities.....	1,790 56
	<hr/>
	<b>\$11,790 56</b>
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$725 94
From rent of safes .....	471 00
From silver storage.....	95 67
From interest on loans, deposits and investments.....	135 31
From all other sources, viz.: Rent of vault.....	450 00
	<hr/>
	<b>\$1,877 92</b>
	<hr/>

**PAYMENTS**

For expenses, viz.: Other expenses.....	\$314 86
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	1,563 06
	<hr/>
	<b>\$1,877 92</b>
	<hr/>



**89. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY**

[149 Broadway; incorporated 1861]

**OFFICERS****FRANKLIN A. PARK, President.****W. J. RAMSEY, Secretary.****STEPHEN C. CLARK, Vice-President.****STEPHEN H. ANDERSON, Asst. Secty.****C. L. MITCHELL, Vice-President.****DIRECTORS****THAD. T. GROVER,  
FRED'K G. BOURNE,****STEPHEN C. CLARK,  
ARTHUR K. BOURNE,  
OSCAR R. GRAHAM.****FRANKLIN A. PARK,  
C L. MITCHELL,****FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$77,075 00
Vaults and safes, cost, \$156,000; estimated present value....	111,000 00
Cash on deposit with banks or other moneyed institutions....	6,724 99
Cash on hand .....	200 00
	<hr/>
	<b>\$194,999 99</b>

**LIABILITIES**

Capital stock .....	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends .....	\$42 00
Retained for income tax.....	2 00
	<hr/>
	44 00
Excess of assets over liabilities.....	94,955 99
	<hr/>
	<b>\$194,999 99</b>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$7,649 57
From rent of safes.....	68,989 80
From storage of valuables the safety of which is guaranteed by the company .....	428 25
From interest on loans, deposits and investments.....	3,277 02
From all other sources, viz.:	
Legal expense .....	\$4 10
Breaking locks and new keys.....	45 00
Telephones .....	11 87
Letter boxes .....	50 00
Retained for income tax.....	2 00
Investments .....	16 38
	<hr/>
	129 35
	<hr/>
	<b>\$80,473 99</b>

**PAYMENTS**

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries .....	\$18,107 46
Rent of building .....	20,000 00
Other expenses .....	7,517 38
	<hr/>
	45,624 84
Other payments, viz.:	
Vaults and safes.....	\$1,000 00
Investments .....	18,637 50
Accrued interest .....	286 66
	<hr/>
	19,924 16
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions for the day.....	6,924 99
	<hr/>
	<b>\$80,473 99</b>

**40. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN**

[De Kalb avenue and Fulton street; incorporated 1909]

**OFFICERS**

GEORGE A. FLEURY, President.  
GEORGE COX, Vice-President.

ARTHUR J. MAUGER, Secretary.

**DIRECTORS**

GEORGE A. FLEURY,  
WILLIAM BERRI,  
E. F. BARNES,  
EDWARD C. BLUM,

GEORGE COX,  
JULIAN P. FAIRCHILD,  
E. W. SUTTON,

CHARLES E. TEALE,  
RUSSELL S. WALKER,  
JOHN W. NIX,  
GEORGE T. MOON.

**FINANCIAL**

**RESOURCES**

Bonds and mortgages .....	\$16,750 00
Stock and bond investments, market value.....	22,461 25
Vaults and safes, cost, \$70,345.50; estimated present value...	70,345 50
Cash on deposit with banks or other moneyed institutions....	5,872 24
Cash on hand .....	57 86
Safe rentals due and accrued.....	1,241 00
Silver storage due and accrued.....	983 80
Other assets, viz.: Accrued interest.....	615 21
	<hr/>
	\$118,326 86
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Expenses incurred but unpaid.....	538 44
Other liabilities, viz.: Box rents unearned.....	8,325 08
Excess of assets over liabilities.....	9,463 34
	<hr/>
	\$118,326 86
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$2,475 53
From rent of safes.....	19,890 80
From storage of valuables the safety of which is guaranteed	
by the company .....	2,516 50
From interest on loans, deposits and investments.....	2,109 72
	<hr/>
	\$26,992 55
	<hr/>

**PAYMENTS**

For dividends to shareholders.....	\$7,000 00
For expenses, viz.:	
Salaries .....	\$7,581 00
Taxes and repairs on building.....	1,086 21
Rent of building.....	2,476 00
Other expenses .....	2,919 24
	<hr/>
	14,062 45
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after the transactions of the day.....	5,930 10
	<hr/>
	\$26,992 55
	<hr/>

**41. SECURITY SAFE DEPOSIT COMPANY, BUFFALO**

[1 Ellicott square; incorporated 1880]

**OFFICERS**

ROY H. GRIFFIN, President.  
 HARRY T. VARS, Vice-President.  
 NORMAN A. MACDONALD, Vice-Pres.

BERNARD M. NORCROSS, Secretary.  
 EDW. M. DAILEY, Asst. Sec'y.

**DIRECTORS**

WILLIAM H. ANDREWS,	HARRY T. VARS,	ROY H. GRIFFIN,
WM. H. CROSBY,	MAURICE M. WALL,	EDW. B. HOLMES,
LAURENS ENOS,	EUGENE C. ROBERTS,	NORMAN A. MACDONALD,
JAMES H. McNULTY,	ARTHUR J. BLOCK,	FRANK E. WATTLES.
RICHARD C. O'KEEFE,		

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$9,162 50
Vaults and safes and furniture and fixtures, cost, \$135,161.61; estimated present value.....	147,266 32
Cash on deposit with banks or other moneyed institutions....	5,517 47
Cash on hand .....	267 54
Safe rentals due and accrued .....	3,608 43
Silver storage due and accrued.....	955 79
Other assets, viz.: Cold storage of furs, due and accrued....	3,924 14
	<hr/>
	\$170,702 19
	<hr/>

**LIABILITIES**

Capital stock .....	\$150,000 00
Other liabilities, viz.: Reserve for bad debts.....	40 37
Excess of assets over liabilities.....	20,661 82
	<hr/>
	\$170,702 19
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$2,327 01
From rent of safes.....	6,012 50
From storage of valuables the safety of which is guaranteed by the company .....	12,532 31
From silver storage.....	1,475 51
From interest on loans, deposits and investments.....	400 00
From all other sources.....	174 17
	<hr/>
	\$22,921 50
	<hr/>

**PAYMENTS****For expenses, viz.:**

Salaries .....	\$7,672 00
Taxes and repairs on building.....	600 07
Rent of building .....	4,000 00
Other expenses .....	4,864 42
	<hr/>
	\$17,136 49
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	5,785 01
	<hr/>
	\$22,921 50
	<hr/>

**42. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY**

[408 Grand street; incorporated 1903]

**OFFICERS**

FRANK E. NORTON, President. JAMES O'NEIL, Vice-President.  
 JAMES K. P. PINE, Vice-President. GEO. L. HARE, Secretary.  
 JOHN DON, Vice-President.

**DIRECTORS**

JAMES J. CHILD, FRANK E. HOWE, JAMES O'NEIL,  
 CHAS. CLEMINSHAW, A. HARRIS IDE, JAMES K. P. PINE,  
 JOHN DON, EDWARD MURPHY, 2d, S. VAN SANTVOORD,  
 WILLIAM B. FREAR, GEO. A. CLUETT, GEORGE L. HARE,  
 FRANK E. NORTON.

**FINANCIAL****RESOURCES**

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$34,173.47; estimated present value...	34,173 47
Furniture and fixtures, cost, \$1,564.65; estimated present value	1,564 65
Cash on deposit with banks and other moneyed institutions..	1,314 85
Safe rentals due and accrued.....	970 00
Silver storage due and accrued.....	313 00

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\$96,915 07

**LIABILITIES**

Capital stock .....	\$50,000 00
Other loans .....	12,000 00
Other liabilities, viz.:	

Taxes accrued .....	\$520 00
Accrued interest on debenture notes, not due...	95 83
Debenture notes of company outstanding.....	23,000 00

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23,615 83

Excess of assets over liabilities.....	11,299 24
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\$96,915 07

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$1,301 57
From rent of safes.....	6,086 51
From silver storage.....	547 45
From interest on loans, deposits and investments.....	24 34

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\$7,959 87

**PAYMENTS**

For loans paid.....	\$1,000 00
For interest on bonds, loans and mortgages.....	1,779 17
For expenses, viz.:	

Salaries .....	\$1,390 00
Taxes and repairs on building.....	1,221 23
Other expenses .....	259 62

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2,870 85

Other payments, viz.: New safe deposit boxes.....	995 00
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Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	1,314 85

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\$7,959 87

### 43. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

#### OFFICERS

WILLIAM C. LANE, President. WILLIAM C. COX, Treasurer.  
FRANK K. STURGIS, Vice-President. JOS. M. CUNNINGHAM, Secretary.  
WALTER J. BARROWS, Vice-President. S. WELLMER HANSON, Asst Secretary.

#### DIRECTORS

WILLIAM C. LANE, WM. D. GUTHRIE, C. C. TEGETHOFF,  
FRANK K. STURGIS, WM. SHILLABER, WALTER J. BARROWS.  
ALWYN BALL, Jr., FRANK H. DAVIS, EDWIN M. BULKLEY.

#### FINANCIAL

##### RESOURCES

Stock and bond investments, market value.....	\$68,780 00
Vaults and safes, cost, \$260,906.62; estimated present value..	227,352 50
Cash on deposit with banks or other moneyed institutions...	5,852 75
Safe rentals due and accrued.....	694 74
	<hr/>
	\$302,679 99

##### LIABILITIES

Capital stock .....	\$200,000 00
Excess of assets over liabilities.....	102,679 99
	<hr/>
	\$302,679 99

#### CASH TRANSACTIONS DURING THE YEAR 1916

##### RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$1,169 96
From rent of safes.....	74,988 99
From silver storage.....	866 47
From warehouse storage.....	445 35
From interest on loans, deposits and investments.....	3,498 66
From all other sources, viz.:	
Bonds called .....	\$12,120 00
Breaking locks, sale of keys.....	50 75
	<hr/>
	12,170 75
	<hr/>
	\$93,140 18

##### PAYMENTS

For loans paid .....	\$2,000 00
For interest on bonds, loans and mortgages.....	374 63
For dividends to shareholders.....	20,000 00
For expenses, viz.:	
Salaries .....	\$19,446 82
Taxes and repairs on building.....	4,522 60
Rent of building .....	12,000 00
Other expenses .....	7,984 63
	<hr/>
	43,954 05
Other payments, viz.:	
Refund of rentals .....	\$280 00
Payment on new vault.....	4,000 00
Bonds purchased .....	16,678 75
	<hr/>
	20,958 75
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	5,852 75
	<hr/>
	\$93,140 18

**44. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY**

[378 Grand street; incorporated 1915]

**OFFICERS**OSCAR L. RICHARD, President.  
ARNOLD KOHN, Vice-President.ALBERT I. VOORHIS, Treasurer.  
WALTER L. BURCKETT, Secretary.**DIRECTORS**OSCAR L. RICHARD,  
ARNOLD KOHN,

WALTER L. BURCKETT,

ALBERT I. VOORHIS,  
JOHN KNEISEL.**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$43,777 50
Vaults and safes, cost, \$55,547.45; estimated present value...	53,500 00
Cash on deposit with banks or other moneyed institutions....	6,474 47
Tin boxes on hand.....	241 35
	<hr/>
	\$103,993 32
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Excess of assets over liabilities.....	3,993 32
	<hr/>
	\$103,993 32
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$11,152 99
From rent of safes .....	11,987 05
From interest on loans, deposits and investments.....	2,125 00
From stocks and bonds sold, par value \$40,000. Amount received therefor .....	43,899 70
From all other sources, viz.: Repairs of boxes and locks.....	102 75
	<hr/>
	\$59,267 49
	<hr/>

**PAYMENTS**

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries .....	\$2,049 84
Taxes and repairs on building.....	822 83
Other expenses .....	945 21
	<hr/>
	3,817 88
Other payments, viz.:	
Bonds purchased .....	\$41,870 44
Safe deposit boxes.....	854 70
One safe .....	250 00
	<hr/>
	42,975 14
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	6,474 47
	<hr/>
	\$59,267 49
	<hr/>

### 45. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West Thirty-fourth street; incorporated 1904]

#### OFFICERS

J. ADAMS BROWN, President.

CURTIS J. BEARD, Treasurer.

#### DIRECTORS

J. ADAMS BROWN,  
CURTIS J. BEARD,

UDO M. FLEISCHMANN,  
HENRY W. SACKETT,

WILLIAM H. SEAICH,  
WYLLYS TERRY.

#### FINANCIAL

##### RESOURCES

Real estate, cost, \$269,235.22; estimated present value.....	\$337,000 00
Vaults and safes, cost, \$33,664.07; estimated present value..	27,800 00
Furniture and fixtures, cost, \$10,118.18; estimated present value . . . . .	5,000 00
Cash on deposit with banks or other moneyed institutions....	12,167 86
Cash on hand . . . . .	21 00
Safe rentals due and accrued.....	497 00
Silver storage due and accrued.....	368 81
	<hr/>
	\$382,854 67
	<hr/>

##### LIABILITIES

Capital stock . . . . .	\$225,000 00
Loans secured by bond and mortgage.....	100,000 00
Interest due and accrued on loans.....	1,875 00
Excess of assets over liabilities.....	55,979 67
	<hr/>
	\$382,854 67
	<hr/>

#### CASH TRANSACTIONS DURING THE YEAR 1916

##### RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day.....	\$9,514 88
From rent of that portion of the building not occupied by the company . . . . .	30,000 00
From rent of safes . . . . .	6,260 19
From silver storage . . . . .	554 93
	<hr/>
	\$46,330 00
	<hr/>

##### PAYMENTS

For interest on bonds, loans and mortgages.....	\$4,225 00
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries . . . . .	\$5,431 96
Taxes and repairs on building.....	8,452 26
Other expenses . . . . .	5,051 92
	<hr/>
	18,936 14
Other payments, viz.: New safe deposit boxes.....	1,980 00
Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day.....	12,188 86
	<hr/>
	\$46,330 00
	<hr/>

**46. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY**

[425 Fifth avenue; incorporated 1907]

**OFFICERS**

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.  
 RICHARD DELAFIELD, Vice-President.

**DIRECTORS**

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,  
 WM. M. V. HOFFMAN, W. McMASTER MILLS.

**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$4,000 00
Vaults and safes, cost, \$146,863.27; estimated present value..	118,000 00
Furniture and fixtures, cost, \$23,895.02; estimated present value .....	13,375 00
Cash on deposit with banks or other moneyed institutions....	3,914 86
Safe rentals due and accrued .....	849 40
Silver storage due and accrued.....	1,134 60
	<hr/>
	\$141,273 86

**LIABILITIES**

Capital stock .....	\$100,000 00
Other loans.....	12,500 00
Other liabilities, viz.:	
Taxes accrued .....	\$745 31
Salaries accrued .....	612 00
Safe rentals paid in advance.....	12,695 34
	<hr/>
	14,052 65
Excess of assets over liabilities.....	14,721 21
	<hr/>
	\$141,273 86

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$2,052 21
From rent of safes.....	29,076 23
From silver storage.....	3,734 43
From interest on loans, deposits and investments.....	108 75
From all other sources, viz.: Expressage.....	279 88
	<hr/>
	\$35,251 50

**PAYMENTS**

For loans paid.....	\$7,500 00
For interest on bonds, loans and mortgages.....	764 54
For expenses, viz.:	
Salaries .....	\$7,773 19
Taxes and repairs on building.....	1,181 18
Rent of building.....	8,000 00
Other expenses .....	2,067 61
	<hr/>
	19,021 98
Other payments, viz.:	
Expressage .....	\$271 32
Supplemental wage .....	612 00
Alterations to fixtures.....	3,168 80
	<hr/>
	4,050 12
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	3,914 86
	<hr/>
	\$35,251 50



**47. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY**

[32 Liberty street; incorporated 1902]

**OFFICERS**

J. LYNCH PENDERGAST, President.      FERDINAND J. CLAUSSEN, Treasurer.  
HENRY L. SERVOS, Vice-President.      JOSEPH ADAMS, Secretary.

**DIRECTORS**

NICHOLAS BIDDLE,	A. J. HEMPHILL,	B. AYMAR SANDS,
CHARLES S. BROWN,	WILLIAM A. JAMISON,	ARTHUR TURNBULL,
LEWIS L. CLARKE,	JOHN W. PLATTEN,	JAMES TIMPSON,
DAVID L. GALLUP,	MORTIMER L. SCHIFF,	W. H. WILLIAMS,
	J. L. PENDERGAST.	

**FINANCIAL  
RESOURCES**

Stock and bond investments, market value.....	\$315,375 00
Vaults and safes, cost, \$81,172.77; estimated present value....	51,500 00
Furniture and fixtures, cost, \$1,168.29; estimated present value	675 00
Cash on deposit with banks or other moneyed institutions....	897 98
Cash on hand .....	100 00
Safe rentals due and accrued.....	4,652 30
Silver storage due and accrued.....	504 47
Warehouse storage due and accrued.....	1,518 77
Other assets, viz.:	
Burglar alarm service rendered.....	\$444 82
Interest due on bonds.....	6,000 00
	<u>6,444 82</u>
	<u>\$381,668 34</u>

**LIABILITIES**

Capital stock .....	\$200,000 00
Expenses incurred but unpaid.....	3,500 00
Other liabilities, viz.:	
Reserve account for advertising.....	\$2,000 00
Rentals paid in advance.....	256 36
	<u>2,256 36</u>
Excess of assets over liabilities.....	175,911 98
	<u>\$381,668 34</u>

**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$323,116 51
From rent of safes .....	60,643 06
From silver storage .....	7,996 46
From warehouse storage .....	4,725 28
From interest on loans, deposits and investments.....	8,445 16
From all other sources, viz.:	
Letter boxes.....	\$60 75
Burglar alarm service.....	1,887 38
Cartage .....	233 15
	<u>2,181 28</u>
	<u>\$407,107 75</u>

**PAYMENTS**

For interest on bonds, loans and mortgages.....	\$2,066 68
For dividends to shareholders.....	24,000 00
For expenses, viz.:	
Salaries .....	\$20,929 00
Taxes and repairs on building.....	1,071 17
Rent of building.....	20,750 00
Other expenses .....	18,045 42
	<u>60,795 59</u>
Other payments, viz.:	
Plant .....	\$3,522 50
Burglar alarm plant.....	350 00
Securities .....	315,375 00
	<u>319,247 50</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	997 98
	<u>\$407,107 75</u>

**48. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY,  
NEW YORK CITY**

[233 Broadway; incorporated 1914]

**OFFICERS**

F. W. WOOLWORTH, President.	H. C. PARSON, Treasurer.
ROLLIN P. GRANT, Vice-President.	L. C. HAYNES, Secretary.
FREDERIC G. LEE, Vice-President.	

**DIRECTORS**

F. W. WOOLWORTH,	FREDERIC G. LEE,	FRANKLIN L. HUTTON,
ROLLIN P. GRANT,	HUBERT T. PARSON,	L. C. HAYNES.
	CHAS. E. F. McCANN,	

**FINANCIAL**

**RESOURCES**

Stock and bond investments, market value.....	\$18,370 67
Vaults and safes, cost, \$76,700; estimated present value.....	91,700 00
Furniture and fixtures, cost, \$1,082.45; estimated present value .....	1,082 45
Cash on deposit with banks or other moneyed institutions...	2,287 41
Safe rentals due and accrued.....	420 00
Warehouse storage due and accrued.....	62 00
Other assets, viz.: Accrued interest.....	376 38
	<hr/>
	\$114,298 91
	<hr/>

**LIABILITIES**

Capital stock .....	\$100,000 00
Expenses incurred but unpaid.....	63 82
Other liabilities, viz.: Taxes accrued.....	700 00
Excess of assets over liabilities.....	13,535 09
	<hr/>
	\$114,298 91
	<hr/>

**CASH TRANSACTIONS DURING THE YEAR 1916**

**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1916, before transactions of the day.....	\$1,635 54
From rent of safes.....	16,893 26
From warehouse storage.....	119 40
From interest on loans, deposits and investments.....	1,164 59
	<hr/>
	\$19,812 79
	<hr/>

**PAYMENTS**

**For expenses, viz.:**

Salaries .....	\$4,681 42	
Rent of building.....	8,499 96	
Other expenses .....	2,641 75	
	<hr/>	\$15,823 13

**Other payments, viz.:**

Account investment .....	\$2 25	
Building new vault section.....	1,700 00	
	<hr/>	1,702 25

Cash on hand and in banks or other moneyed institutions	
December 31, 1916, after transactions of the day.....	2,287 41
	<hr/>
	\$19,812 79
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**TABULAR STATEMENT**

**OF THE CONDITION OF THE**

**Safe Deposit and Storage Companies**

**OF THE**

**STATE OF NEW YORK**

**FOR**

**January 1, 1917**



New York Produce Exchange Safe Deposit and Storage Company, New York.....	20,200 00	.....	*173,435 24	.....	.....	21,939 75
New York Stock Exchange Safe Deposit Company, New York.....	95,100 00	.....	*25,000 00	.....	.....	19,453 19
Oesining Safe Deposit Company, Oesining.....	2,500 00	.....	13,000 00	.....	\$700 00	546 03
Power City Safe Deposit Corporation, Niagara Falls.....	.....	.....	14,902 92	41 50	.....	557 00
Rockland County Safe Deposit Company, Nynack.....	2,000 00	.....	8,000 00	.....	.....	1,563 06
Safe Deposit Company of New York, New York.....	77,075 00	.....	111,000 00	.....	.....	6,724 99
Security Safe Deposit Company of Brooklyn.....	16,750 00	.....	70,345 50	.....	.....	5,872 24
Security Safe Deposit Company, Buffalo.....	.....	.....	*147,266 32	.....	.....	5,517 47
Security Safe Deposit Company of Troy.....	.....	58,579 10	34,173 47	1,564 65	.....	1,314 85
Standard Safe Deposit Company, New York.....	68,780 00	.....	227,352 50	.....	.....	5,852 75
State Safe Deposit Company, New York.....	43,777 50	.....	53,500 00	.....	.....	6,474 47
Thirty-fourth Street Safe Deposit Company, New York.....	.....	337,000 00	27,800 00	5,000 00	.....	12,167 86
Union Trust Safe Deposit Company, New York.....	4,000 00	.....	118,000 00	13,375 00	.....	3,914 86
United States Safe Deposit Company, New York.....	315,375 00	.....	51,500 00	675 00	.....	897 98
Woolworth Building Safe Deposit Company, New York.....	18,370 67	.....	91,700 00	1,082 45	.....	2,287 41
Totals.....	\$2,472,548 86	\$2,430,863 82	\$3,087,553 07	\$76,505 46	\$700 00	\$275,183 03

**\* Includes furniture and fixtures.**

*Statement of the Condition of the safe deposit companies of the State of New York on the morning of Monday,  
January 1, 1917 — (Continued)*

NAMES	— Continued —						
	Cash on hand	Sale rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Tin boxes on hand	Other assets	Total resources
.....	3198 38	\$1,451 25	\$1,320 18	\$297 00	.....	\$1,493 45	\$121,007 81
.....	.....	1,029 24	.....	.....	.....	2,150 37	143,316 02
.....	50 00	1,024 50	.....	.....	.....	1,361 04	157,918 48
.....	.....	.....	.....	.....	.....	.....	188,908 29
.....	.....	255 00	.....	41 00	.....	.....	108,863 26
.....	154 15	.....	.....	.....	.....	2,160 01	183,569 51
.....	125 79	1,333 75	1,550 50	.....	.....	801 08	184,249 18
.....	.....	.....	31 00	.....	.....	.....	16,433 39
.....	20 00	1,437 90	376 00	609 87	.....	493 74	80,487 87
.....	.....	.....	.....	.....	.....	750 00	103,574 90
.....	.....	.....	.....	.....	.....	.....	130,458 92
.....	.....	.....	.....	.....	.....	78 39	317,032 10
.....	.....	10 43	200 29	.....	.....	48 93	12,376 37
.....	.....	631 50	411 97	9 00	.....	372 28	105,846 90
.....	100 00	458 33	.....	.....	.....	.....	106,303 73
.....	50 00	3,535 00	619 35	.....	.....	317 49	156,711 21
.....	.....	2,674 73	151 83	.....	.....	.....	111,667 46
.....	.....	.....	.....	.....	.....	.....	140,010 20
.....	.....	.....	.....	.....	.....	.....	118,974 50
.....	14 85	3,914 75	3,751 83	342 79	.....	.....	181,940 48
.....	.....	1,074 00	.....	.....	.....	.....	101,580 44
.....	.....	3,010 00	.....	.....	.....	.....	129,141 36
.....	.....	377 50	.....	.....	.....	630 67	203,319 74
.....	.....	.....	.....	.....	.....	.....	135,481 49
.....	805 87	50 00	.....	.....	.....	.....	151,509 80
.....	705 00	10,935 26	19,071 83	139,336 43	.....	2,300 00	2,276,513 19
.....	.....	2,370 00	.....	160 06	.....	606 94	120,322 04
.....	.....	344 25	1,013 45	.....	.....	307 19	118,068 68
.....	240 00	12,245 21	8 94	.....	.....	9,873 30	284,168 25
.....	333 28	4,338 23	1061 98	.....	.....	3,500 44	117,777 34
.....	.....	178 00	537 00	.....	.....	.....	20,290 74
.....	43 48	1,745 90	.....	.....	.....	.....	112,973 81

[illegible]

**† Includes warehouse storage.**





New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00	11,616 14	.....	.....	.....	.....	.....	.....	21,616 14
New York Produce Exchange Safe Deposit and Storage Company, New York.....	150,000 00	60,112 83	.....	.....	.....	.....	3,045 50	.....	215,574 99
New York Stock Exchange Safe Deposit Company, New York.....	100,000 00	39,653 19	.....	.....	.....	.....	.....	.....	139,653 19
Oswego Safe Deposit Company, Oswego.....	20,000 00	508 53	.....	.....	.....	.....	500 00	.....	21,008 53
Power City Safe Deposit Corporation, Niagara Falls.....	15,000 00	648 42	.....	.....	.....	.....	.....	.....	15,648 42
Rockland County Safe Deposit Company, Nyack.....	10,000 00	1,790 56	.....	.....	.....	.....	.....	.....	11,790 56
Safe Deposit Company of New York, New York.....	100,000 00	94,955 99	.....	.....	.....	.....	44 00	.....	194,999 99
Security Safe Deposit Company of Brooklyn.....	100,000 00	9,463 34	.....	.....	.....	.....	8,325 08	.....	118,326 86
Security Safe Deposit Company, Buffalo.....	150,000 00	20,661 83	.....	.....	.....	.....	40 37	.....	170,702 19
Security Safe Deposit Company of Troy.....	50,000 00	11,299 24	.....	.....	.....	.....	23,615 83	.....	96,915 07
Standard Safe Deposit Company, New York.....	200,000 00	102,679 99	.....	.....	.....	.....	.....	.....	302,679 99
State Safe Deposit Company, New York.....	100,000 00	3,993 32	.....	.....	.....	.....	.....	.....	103,993 32
Thirty-fourth Street Safe Deposit Company, New York..	225,000 00	55,979 67	.....	.....	.....	.....	.....	.....	382,854 67
Union Trust Safe Deposit Company, New York.....	100,000 00	14,721 21	.....	.....	.....	.....	14,052 65	.....	141,273 86
United States Safe Deposit Company, New York.....	200,000 00	175,911 98	.....	.....	.....	.....	2,256 36	.....	381,668 34
Woolworth Building Safe Deposit Company, New York..	100,000 00	13,535 09	.....	.....	.....	.....	700 00	.....	114,298 91
Totals.....	\$6,000,000 00	\$2,016,041 80	\$670,000 00	\$27,200 00	\$5,402 50	\$10,733 97	\$171,127 72	\$8,900,505 99	



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**REPORTS**  
**OF**  
**SECURITIES COMPANIES**

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[611]



# **EQUITABLE SECURITIES COMPANY, NEW YORK CITY**

[24 Broad street; organized 1894]

## **ASSETS**

Loans secured by first liens on real estate.....		\$4,100 00
Stocks and bonds .....		391,325 88
Other real estate .....		108,889 63
Cash .....		72,357 22
Other assets, viz.:		
Bills receivable .....	\$28,140 00	
Demand loans .....	362,194 16	
Accounts receivable .....	5,627 00	
Accrued interest .....	8,159 23	
		<u>404,120 39</u>
Total .....		<u><u>\$980,793 12</u></u>

## **LIABILITIES**

Capital stock paid in.....		\$961,400 00
Undivided profits .....		17,295 05
Other liabilities, viz.:		
Debenture certificates .....	\$123 07	
Taxes accrued .....	1,975 00	
		<u>2,098 07</u>
Total .....		<u><u>\$980,793 12</u></u>

When organized: 1894.

Under what State laws: New York.

Principal place of business: 24 Broad street, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$300, 3 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: \$37,500 in 1912; \$17,000 in 1913; 6 per cent. on preferred in 1914 and 1915; none in 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? No loans made.

State the sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, none. Unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No. How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year? None.  
What are the "Other Deposits" mentioned in the statement? None.  
Total amount of debentures certified: None.  
Less amount on hand and with agents: None.  
Total liability for debenture bonds as per statement: None.  
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.  
Trustees for debenture (if more than one class, state series certified to by each): All debentures retired.

OFFICERS AND DIRECTORS

N. S. MELDRUM.....	<i>President</i>
H. R. DENNIS.....	<i>Vice-President</i>
E. G. WOODLING.....	<i>Secretary</i>
N. S. MELDRUM.....	<i>Director</i>
H. R. DENNIS.....	<i>Director</i>
E. G. WOODLING.....	<i>Director</i>
WM. W. MILLER.....	<i>Director</i>
JAMES A. BLAIR, JR.....	<i>Director</i>

## INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

## ASSETS

Stocks and bonds.....	\$637,933 33
Other real estate.....	88,396 69
Due from banks and bankers.....	24,268 57
Other assets, viz.: Adjustment accounts.....	458,263 10
Total . . . . .	<u>\$1,208,861 69</u>

## LIABILITIES

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding.....	570,669 13
Other liabilities, viz.: Distribution awaiting presentation of certificates . . . . .	259 23
Total . . . . .	<u>\$1,208,861 69</u>

When organized: April 23, 1895. Under what State laws: New York.

Principal place of business: 37 Wall street, New York City.

Authorized amount of capital: \$2,500,000. Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties: New Mexico.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: Nothing.

Total amount of loans paid: \$728,650.57.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$570,669.13.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets in liquidation for benefit of debenture holders.

Trustees for debentures (if more than one class, state series certified to by each): None.



OFFICERS AND DIRECTORS

HERMAN DOWD .....	<i>President</i>
R. R. HUNTER.....	<i>Vice-President</i>
F. W. BLACK.....	<i>Treasurer</i>
H. J. COOK.....	<i>Secretary</i>
CARLETON BUNCE .....	<i>Director</i>
J. L. DEROSSET.....	<i>Director</i>
HERMAN DOWD .....	<i>Director</i>
R. R. HUNTER.....	<i>Director</i>
F. W. BLACK.....	<i>Director</i>
H. J. COOK.....	<i>Director</i>

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**REPORTS**  
**OF**  
**INVESTMENT COMPANIES**

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[617]



# **BANKERS COMMERCIAL CORPORATION, NEW YORK CITY**

[14 Wall street; organized 1916]

## **ASSETS**

Stocks and bonds.....	\$90,000 00
Furniture and fixtures.....	2,052 11
Due from sundry persons.....	1,912,909 37
Cash . . . . .	346,752 49
Other assets, viz.:	
Bond, State of New York.....	\$1,052 50
Interest receivable .....	16,756 02
Insurance paid .....	3,192 93
	<u>21,001 45</u>
Total . . . . .	<u><u>\$2,372,715 42</u></u>

## **LIABILITIES**

Capital stock paid in.....	\$500,000 00
Surplus fund .....	53,486 51
Bills payable .....	1,085,391 33
Debenture bonds outstanding.....	600,000 00
Other liabilities, viz.:	
Contingent deferred payment.....	\$126,532 79
Accrued interest .....	7,804 79
	<u>133,837 58</u>
Total . . . . .	<u><u>\$2,372,715 42</u></u>

When organized: February 14, 1916. Under what State laws: New York.

Principal place of business: 14 Wall street, New York City, N. Y.

Authorized amount of capital: \$500,000. Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$232,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 4 per cent. paid December 31, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: All sections of United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$3,419,947.70.

Total amount of loans paid: \$507,038.33.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,912,909.37.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$131,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of collateral trust notes certified: \$600,000.

Less amount on hand and with agents: \$510,000.

Total liability for collateral trust notes as per statement: \$600,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Series No. 1, Guaranty Trust Co. Series No. C1, Central Trust Co. of Illinois.

#### OFFICERS AND DIRECTORS

GEORGE G. FOSTER.....	<i>President</i>
R. A. CRANDALL.....	<i>Vice-President</i>
J. A. BOWER.....	<i>Vice-Pres. and Secretary</i>
D. C. McCORA.....	<i>Vice-President</i>
A. L. SCHEUER.....	<i>Treasurer</i>
FRANKLIN EUKER .....	<i>Assistant Secretary</i>
J. A. BOWER.....	<i>Director</i>
R. A. CRANDALL.....	<i>Director</i>
GEORGE G. FOSTER.....	<i>Director</i>
WM. T. GRAHAM.....	<i>Director</i>
A. L. SCHEUER.....	<i>Director</i>
J. H. SHALE.....	<i>Director</i>

**FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY**

[Bridge Plaza, north; organized 1911]

**ASSETS**

Loans secured by first liens on real estate.....	\$422,250 00
Stocks and bonds .....	1,057 50
Other real estate.....	125,155 74
Furniture and fixtures.....	3,719 52
Due from sundry persons.....	5,157 58
Cash .....	116,196 66
Other assets, viz.:	
Interest accrued on bonds and mortgages.....	\$54,076 78
Mortgage certificates unissued.....	48,575 00
Real estate contract.....	3,359 37
	<u>106,011 15</u>
<b>Total .....</b>	<b><u>\$779,548 15</u></b>

**LIABILITIES**

Capital stock paid in.....	\$500,000 00
Surplus fund .....	125,000 00
Undivided profits .....	48,778 17
Deposits awaiting investment.....	29,080 75
Other liabilities, viz.:	
Interest accrued on bonds and mortgages.....	\$33,364 23
Reserve for building loans.....	43,325 00
	<u>76,689 23</u>
<b>Total .....</b>	<b><u>\$779,548 15</u></b>

When organized: March 1, 1911.

Under what State laws: New York.

Principal place of business: Bridge Plaza, North, Borough of Queens, New York City.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? 158 shares, \$15,800.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5½ per cent., July 1, 1912; 6 per cent. from January 1, 1913, to July 1, 1914.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Nassau and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,675,335.

Total amount of loans paid: \$1,904,100.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,348,985; unguaranteed, \$422,250.

Number and amount of loans extended the past two years: 93—\$555,865.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 3—\$117,950.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$892,560.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debentures securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

H. PUSHAE WILLIAMS.....	<i>President</i>
CLINTON R. JAMES.....	<i>Vice-President</i>
HAMILTON A. HIGBIE.....	<i>Assistant Treasurer</i>
ARVINE C. LEACH.....	<i>Secretary</i>
JULES S. BACHE.....	<i>Director</i>
PAUL BONYNGE .....	<i>Director</i>
CYRIL CRIMMINS .....	<i>Director</i>
STEWART W. EAMES.....	<i>Director</i>
JOHN J. HALLERAN.....	<i>Director</i>
F. COVERT HULST.....	<i>Director</i>
CLINTON R. JAMES.....	<i>Director</i>
JOHN F. JAMES.....	<i>Director</i>
CHARLES H. JONES.....	<i>Director</i>
JOHN A. LEACH.....	<i>Director</i>
JOSEPH T. McMAHON.....	<i>Director</i>
MORGAN J. O'BRIEN, JR.....	<i>Director</i>
SAMUEL RIKER, JR.....	<i>Director</i>
H. PUSHAE WILLIAMS.....	<i>Director</i>
WILLIAM H. WILLIAMS.....	<i>Director</i>

**GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY**

[200 Broadway; organized 1909]

**ASSETS**

Loans secured by first liens on real estate.....	\$380,112 50
Stocks and bonds.....	98,140 00
Other real estate.....	34,145 14
Foreclosure account .....	16,000 00
Due from banks and bankers.....	26,107 73
Other assets, viz.:	
Accrued interest on mortgages.....	\$4,406 29
Accrued interest on bonds.....	844 18
Accrued premiums .....	2,726 06
	<u>7,976 48</u>
<b>Total . . . . .</b>	<b><u>\$562,481 85</u></b>

**LIABILITIES**

Capital stock paid in.....	\$375,000 00
Surplus fund .....	125,000 00
Guaranty fund .....	2,637 46
Undivided profits .....	27,155 17
Premiums . . . . .	1,360 38
Bills payable .....	2,500 00
Dividends unpaid .....	7,500 00
Other liabilities, viz.:	
Accounts payable .....	\$20,147 92
Accrued interest payable .....	1,180 92
	<u>21,328 84</u>
<b>Total . . . . .</b>	<b><u>\$562,481 85</u></b>

When organized: June 22, 1909. Under what State laws, New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: \$375,000. Amount of capital subscribed, \$375,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$107,300.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912, 7½ per cent.; 1913, 8 per cent.; 1914, 8 per cent.; 1915, 8 per cent.; 1916, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes; except examinations are made by officers who do not receive salaries.

State the sections of country in which loans are made, giving the principal counties: Bronx and New York counties, State of New York.

State the number and amount of mortgages with interest six months or more in arrears: 1 — \$1,648.

Total amount loaned to date: \$6,125,162.50.

Total amount of loans paid: \$2,190,600.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,538,450; unguaranteed, \$396,112.50.

Number and amount of loans extended the past two years: 105 — \$1,518,450.

Do you advance interest on unguaranteed loans? No.



Number and amount of mortgages foreclosed in the past year: 8 — \$67,100.

Total amount in process of foreclosure: \$16,000.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$866,318.75.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

JOHN E. EUSTIS.....	<i>President</i>
AUGUSTUS B. CARRINGTON.....	<i>Vice-President</i>
JOSEPH H. SPAFFORD.....	<i>Vice-President</i>
CHARLES L. ACKER.....	<i>Treasurer</i>
JAMES B. TURK.....	<i>Secretary</i>
JOHN E. EUSTIS.....	<i>Director</i>
AUGUSTUS B. CARRINGTON.....	<i>Director</i>
JOSEPH H. SPAFFORD.....	<i>Director</i>
CHARLES L. ACKER.....	<i>Director</i>
JAMES B. TURK.....	<i>Director</i>
GEORGE A. BRINKERHOFF.....	<i>Director</i>
GEORGE D. CARRINGTON.....	<i>Director</i>
JAMES L. BENNETT.....	<i>Director</i>
FRANKLIN P. DURYEA.....	<i>Director</i>
RUSSELL FROST .....	<i>Director</i>
GEORGE B. HARDIE.....	<i>Director</i>
HENRY A. INGRAHAM.....	<i>Director</i>
ALFRED L. LANE.....	<i>Director</i>
WILBUR F. RANDALL.....	<i>Director</i>
JOHN L. SHEA.....	<i>Director</i>
HERBERT B. SHONK.....	<i>Director</i>
MAJOR A. WHITE.....	<i>Director</i>

**GUARANTY SECURITIES CORPORATION, NEW YORK CITY**

[120 Broadway; organized 1916]

**ASSETS**

Loans on collateral security.....	\$7,925 40
Stocks and bonds.....	360,875 58
Furniture and fixtures.....	24,069 04
Due from sundry persons.....	23,831 53
Cash on hand and in banks.....	942,937 75
Other assets, viz.:	
Bills receivable on hand; notes and acceptances in trust and interest earned thereon but unpaid .....	\$3,714,201 53
Prepaid discount on debentures and collateral trust notes .....	41,622 85
	<u>3,755,824 40</u>
Total . . . . .	<u><u>\$5,115,462 70</u></u>

**LIABILITIES**

Capital stock paid in.....	\$1,000,000 00
Surplus fund .....	13,587 76
Debenture bonds outstanding.....	2,900,000 00
Interest paid in advance by borrowers.....	199 01
Certificates of deposit bearing interest.....	82,788 08
Other liabilities, viz.:	
Deferred certificates and interest accrued....	\$1,062,461 38
Accounts payable, insurance premiums and cur- rent purchases of equipment, stationery, etc.	20,844 37
Reserve for contingencies.....	35,582 10
	<u>1,118,887 85</u>
Total . . . . .	<u><u>\$5,115 462 70</u></u>

When organized: March 20, 1916. Under what State laws, New York State.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: \$1,000,000. Amount of capital subscribed, \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$105,400.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: New York and Westchester counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$29,010.58.

Total amount of loans paid: \$21,085.18.

Total amount of loans unpaid and outstanding: Guaranteed, \$7,925.40.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$6,585,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: \$7,780,000.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$2,900,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Metropolitan Trust Company, National Trust Company, Ltd.

#### OFFICERS AND DIRECTORS

GEORGE C. VAN TUYL, JR.....	<i>President</i>
E. S. MADDOCK.....	<i>Vice-President</i>
J. ALEXANDER . . . . .	<i>Secretary</i>
E. A. MADDOCK.....	<i>Treasurer</i>
F. A. FRANKLIN.....	<i>Asst. Sec'y and Treas.</i>
F. C. CHANDLER.....	<i>Director</i>
J. D. DORT . . . . .	<i>Director</i>
P. FITZPATRICK . . . . .	<i>Director</i>
CHARLES P. HOWLAND.....	<i>Director</i>
D. R. McLENNAN.....	<i>Director</i>
E. S. MADDOCK . . . . .	<i>Director</i>
T. G. MEACHEM.....	<i>Director</i>
STANLEY ROBERTS . . . . .	<i>Director</i>
A. P. SLOAN, JR.....	<i>Director</i>
GEORGE C. VAN. TUYL, JR.....	<i>Director</i>
JOHN N. WILLYS.....	<i>Director</i>
J. ALEXANDER.....	<i>Director</i>

HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,  
BROOKLYN

[383 Jay street; organized 1911]

## ASSETS

Loans secured by first liens on real estate.....	\$177,030 00
Loans secured by second liens on real estate.....	12,960 57
Loans on collateral security .....	6,050 00
Loans on personal security.....	500 00
Stocks and bonds.....	1,000 00
Cash . . . . .	6,361 86
Other assets, viz.: Accrued interest.....	2,325 76

Total . . . . .	<u>\$206,228 19</u>
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## LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund . . . . .	50,000 00
Undivided profits . . . . .	309 16
Certificates of deposit bearing interest.....	55,588 37
Other liabilities, viz.: Accrued interest.....	330 66

Total . . . . .	<u>\$206,228 19</u>
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When organized: February 2, 1911.

Under what State laws: New York.

Principal place of business: 383 Jay street, Brooklyn.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$1,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912, 9 per cent.; 1913, 8¼ per cent.; 1914, 7 per cent.; 1915, 7½ per cent.; 1916, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$8,010,906.26.

Total amount of loans paid: \$7,814,365.69.

Total amount of loans unpaid and outstanding: Guaranteed, \$189,990.57; unguaranteed, \$6,550.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$150.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,491,062.68.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

EDWARD S. BANCROFT.....	<i>President</i>
HARRY GRATTAN . . . . .	<i>Vice-President</i>
HENRY B. DAVENPORT.....	<i>Treasurer</i>
DWIGHT COMSTOCK . . . . .	<i>Secretary</i>
ALEXANDER G. CALDER.....	<i>Director</i>
THOMAS W. RUTHERFORD.....	<i>Director</i>
EDWARD S. BANCROFT.....	<i>Director</i>
HARRY GRATTAN . . . . .	<i>Director</i>
HENRY B. DAVENPORT.....	<i>Director</i>
DWIGHT COMSTOCK . . . . .	<i>Director</i>

## HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

## ASSETS

Loans secured by first liens on real estate.....	\$22,800 00
Loans secured by second liens on real estate.....	2,000 00
Stocks and bonds.....	1,125 00
Other real estate.....	613,188 32
Due from branch offices and agents.....	3,946 41
Due from sundry persons.....	2,001 82
Due from banks and bankers.....	4,071 80
Other assets, viz.: Accrued interest.....	264, 67
Total . . . . .	<u>\$649,398 02</u>

## LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits . . . . .	37,492 74
Other liabilities, viz.:	
Accrued interest . . . . .	\$8,063 70
Reserve for taxes.....	330 00
Bonds and mortgages payable.....	<u>503,571 58</u>
	511,965 28
Total . . . . .	<u>\$649,398 02</u>

When organized: March 26, 1906.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$57,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations are made by the officers and members of the board of directors personally.

State the sections of country in which loans are made, giving the principal counties: New York city.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,597,191.02.

Total amount of loans paid: \$4,572,391.02.

Total amount of loans unpaid and outstanding: Guaranteed, \$12,800; unguaranteed, \$12,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year. None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

WM. N. HARTE.....	<i>President</i>
GARDINER TROWBRIDGE .....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Treasurer</i>
HERBERT MARPLES .....	<i>Secretary</i>
GERHARD KUHNE .....	<i>Asst. Sec'y and Asst. Treas.</i>
WM. F. CLARE.....	<i>Director</i>
JAMES A. TROWBRIDGE.....	<i>Director</i>
WM. N. HARTE.....	<i>Director</i>
GARDINER TROWBRIDGE .....	<i>Director</i>
CYRIL H. BURDETT.....	<i>Director</i>
HERBERT MARPLES .....	<i>Director</i>
GERHARD KUHNE .....	<i>Director</i>

**LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,  
JAMAICA.**

[375 Fulton street; organized 1905]

**ASSETS**

Loans secured by first liens on real estate.....	\$203, 625 00
Stocks and bonds.....	993 75
Other real estate.....	48, 205 79
Due on uncompleted loans.....	41, 325 00
Cash . . . . .	68, 428 70
<b>Total . . . . .</b>	<b>\$362, 578 24</b>

**LIABILITIES**

Capital stock paid in.....	\$200, 000 00
Surplus fund . . . . .	100, 000 00
Undivided profits . . . . .	14, 297 30
Due borrowers on loans made.....	41, 325 00
Other liabilities, viz.:	
Property sold under contract.....	\$255 94
Special reserve fund.....	6, 700 00
	<b>6, 955 94</b>
<b>Total . . . . .</b>	<b>\$362, 578 24</b>

When organized: April 6, 1905.

Under what State laws: New York.

Principal place of business: Queens County Trust Bldg., Jamaica, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed, \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$58,200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6% annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens county.

State the number and amount of mortgages with interest six months or more in arrears: 22 — \$55,100.

Total amount loaned to date: \$3,638,200.

Total amount of loans paid: \$960,900.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,424,350; unguaranteed, \$252,950.

Number and amount of loans extended the past two years: 61 — \$192,650.

Do you advance interest on unguaranteed loans? No.

Number and amount foreclosed in the past year: 5 — \$13,000.

Total amount in process of foreclosure: \$10,000.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$343,700.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.



What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

#### OFFICERS AND DIRECTORS

WILLIS H. YOUNG.....	<i>President</i>
JAMES MACBETH .....	<i>Vice-President</i>
ROBERT B. AUSTIN.....	<i>Vice-President</i>
THEODORE G. CLARKE.....	<i>Treasurer</i>
GEORGE T. WALTS.....	<i>Secretary</i>
M. A. STANSFIELD.....	<i>Asst. Secretary</i>
WILLIS H. YOUNG.....	<i>Director</i>
JAMES MACBETH .....	<i>Director</i>
ROBERT B. AUSTIN.....	<i>Director</i>
THEODORE G. CLARKE.....	<i>Director</i>
GEORGE T. WALTS.....	<i>Director</i>
WM. J. WHEELER.....	<i>Director</i>
CLINTON T. ROE.....	<i>Director</i>
CHARLES F. LEWIS.....	<i>Director</i>
DITMAR ELDERT .....	<i>Director</i>
JAMES VANDERVEER .....	<i>Director</i>
GEORGE S. DOWNING.....	<i>Director</i>
FREDERICK D. BACKUS.....	<i>Director</i>
CHARLES STUART FOLSOM.....	<i>Director</i>
HENRY A. MEYER.....	<i>Director</i>
DANIEL W. QUINN, JR.....	<i>Director</i>

**MORRIS PLAN COMPANY OF ALBANY, N. Y.**

[55 Maiden lane; organized 1915]

**ASSETS**

Loans on collateral security.....	\$210,550 00
Stocks and bonds.....	1,000 00
Furniture and fixtures.....	515 44
Due from banks and bankers.....	2,816 64
Cash .....	813 44
<b>Total .....</b>	<b>\$215,695 52</b>

**LIABILITIES**

Capital stock paid in.....	\$100,000 00
Surplus fund .....	10,000 00
Undivided profits .....	5,826 32
Interest paid in advance by borrowers.....	7,403 42
Other liabilities, viz.:	
Investment certificates outstanding.....	\$10,600 00
Installment certificates hypothecated.....	79,742 50
Installment certificates unhypothecated.....	1,028 00
Reserve interest .....	306 50
Reserve against losses.....	788 78
	<b>92,465 78</b>
<b>Total .....</b>	<b>\$215,695 52</b>

When organized: July 29, 1915.

Under what State laws: New York.

Principal place of business: 55 Maiden lane, Albany, N. Y.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$7,500 — 75 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 3% 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Albany and Rensselaer counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$315,500.

Total amount of loans paid: \$104,950.

Total amount of loans unpaid and outstanding: Guaranteed, \$210,550.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No..

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$12,350.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

## OFFICERS AND DIRECTORS

CHARLES L. A. WHITNEY.....	<i>President</i>
DONALD McDONALD .....	<i>Vice-President</i>
SAMUEL HESSBERG .....	<i>Vice-President</i>
LUTHER H. TUCKER.....	<i>Sec.-Treasurer</i>
HILDRETH J. ACKROYD.....	<i>Director</i>
WILLIAM L. AUSTIN.....	<i>Director</i>
WALTER W. BATCHELDER.....	<i>Director</i>
JOHN A. BECKER.....	<i>Director</i>
HORACE S. BELL.....	<i>Director</i>
LEDYARD COGSWELL, JR.....	<i>Director</i>
JAMES C. FARRELL.....	<i>Director</i>
MALCOLM S. FEARY.....	<i>Director</i>
FRANK B. GILBERT.....	<i>Director</i>
FRANK C. HERRICK.....	<i>Director</i>
SAMUEL HESSBERG .....	<i>Director</i>
THOMAS HUN .....	<i>Director</i>
EDWARD J. HUSSEY.....	<i>Director</i>
HENRY H. KOHN.....	<i>Director</i>
FRED E. LINDER.....	<i>Director</i>
WM. T. MAYER.....	<i>Director</i>
DONALD McDONALD .....	<i>Director</i>
G. WILLIAM McEWAN.....	<i>Director</i>
JONAS MUHLFELDER .....	<i>Director</i>
WILLIAM J. MULLEN.....	<i>Director</i>
S. L. MUNSON, JR.....	<i>Director</i>
RUSSELL E. SARD.....	<i>Director</i>
FRANCIS A. SHIELDS.....	<i>Director</i>
JOHN K. SPENCER.....	<i>Director</i>
ALFRED J. SPORBORG.....	<i>Director</i>
GEORGE W. STEDMAN.....	<i>Director</i>
LUTHER H. TUCKER.....	<i>Director</i>
THOMAS I. VAN ANTWERP.....	<i>Director</i>
JAMES R. WATT.....	<i>Director</i>
JAMES A. WENDELL.....	<i>Director</i>
WILLIAM A. WHEELER.....	<i>Director</i>
CHARLES L. A. WHITNEY.....	<i>Director</i>
CLARK WILLIAMS .....	<i>Director</i>

**MORRIS PLAN COMPANY OF BUFFALO, BUFFALO, N. Y.**

[400 General Electric Building; organized 1916]

**ASSETS**

Loans on personal security.....	\$133,525 00
Stocks and bonds.....	1,062 39
Furniture and fixtures.....	2,980 99
Current expenses .....	6,780 94
Cash .....	106,081 23
<b>Total .....</b>	<b>\$250,430 55</b>

**LIABILITIES**

Capital stock paid in.....	\$200,000 00
Surplus fund .....	10,000 00
Premiums .....	2,381 90
Interest paid in advance by borrowers.....	8,007 08
Due borrowers on loans made.....	24,006 00
Certificates of deposit bearing interest.....	950 00
Other deposits .....	420 00
Other liabilities, viz.:	
Interest on bank deposits.....	\$4,291 13
Interest on bonds.....	20 00
Accrued interest on certificates of deposit.....	6 98
Reserve for losses.....	347 46
	<b>4,665 57</b>
<b>Total .....</b>	<b>\$250,430 55</b>

When organized: March 7, 1916.

Under what State laws: New York.

Principal place of business: 400 General Electric Bldg., Buffalo, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officer of the company? \$11,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to the borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Buffalo, Niagara Falls, Tonawanda, Lackawanna and vicinity.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$138,985.

Total amount of loans paid: \$5,460.

Total amount of loans unpaid and outstanding: Unguaranteed, \$133,525.

Number and amount of loans extended the past two years: 992 — \$138,985.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? Investment certificates purchased by weekly payment.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

#### OFFICERS AND DIRECTORS

ELLIOTT C. McDOUGAL.....	<i>President</i>
MYRON S. HALL.....	<i>Vice-President</i>
NORMAN P. CLEMENT.....	<i>Sec. &amp; Treasurer</i>
ELLIOTT C. McDOUGAL.....	<i>Director</i>
MYRON S. HALL.....	<i>Director</i>
NORMAN P. CLEMENT.....	<i>Director</i>
LOUIS L. BABCOCK.....	<i>Director</i>
FRANK B. BAIRD.....	<i>Director</i>
EDWARD J. BARCALO.....	<i>Director</i>
JACOB C. DOLD.....	<i>Director</i>
WILLIAM J. DONOVAN.....	<i>Director</i>
ANSON C. GOODYEAR.....	<i>Director</i>
HOMER R. GRAY.....	<i>Director</i>
WILLIAM H. HILL.....	<i>Director</i>
AUGUST KEISER.....	<i>Director</i>
EDWARD L. KOONS.....	<i>Director</i>
JOHN D. LARKIN.....	<i>Director</i>
F. PARK LEWIS.....	<i>Director</i>
CLARENCE H. LITTELL.....	<i>Director</i>
CHARLES H. McCULLOUGH, Jr.....	<i>Director</i>
ROSCOE R. MITCHELL.....	<i>Director</i>
JACOB J. SIEGREST.....	<i>Director</i>
CARLTON M. SMITH.....	<i>Director</i>
DANIEL W. STREETER.....	<i>Director</i>
EUGENE C. TAUKE.....	<i>Director</i>
E. CORNING TOWNSEND.....	<i>Director</i>
ARNOLD B. WATSON.....	<i>Director</i>
CLARK WILLIAMS.....	<i>Director</i>

**MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY**

[120 Broadway; organized 1914]

**ASSETS**

Loans on collateral security.....	\$2,416,180 00
Stocks and bonds.....	1,081 25
Furniture and fixtures.....	11,145 33
Due from banks and bankers.....	28,758 21
Cash .....	19,885 85
<b>Total .....</b>	<b>\$2,477,050 64</b>

**LIABILITIES**

Capital stock paid in.....	\$1,000,000 00
Undivided profits .....	29,103 77
Interest paid in advance by borrowers.....	80,540 66
Other liabilities, viz.:	
Amount paid on installment certificates held as security for loans.....	\$963,236 83
Amount paid on installment certificates unhy-pothesized .....	12,833 00
Full paid investment certificates outstanding...	372,150 00
Accrued interest payable.....	4,689 26
Reserve for losses.....	8,628 15
Reserve for depreciation, etc.....	5,868 97
	<b>1,367,406 21</b>
<b>Total .....</b>	<b>\$2,477,050 64</b>

When organized: December 30, 1914.

Under what State laws: New York.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$70,900.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: First dividend January 2, 1917, 1½%.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Greater New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$3,451,360.

Total amount of loans paid: \$1,035,180.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,416,180; unguaranteed, none.

Number and amount of loans extended the past two years: 28,304 — \$3,451,360.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$488,600.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

HENRY R. TOWNE.....	<i>President</i>
HERBERT L. SATTERLEE.....	<i>Vice-President</i>
CLARK WILLIAMS .....	<i>Vice-President</i>
CHARLES H. SABIN.....	<i>Treasurer</i>
WALLACE D. McLEAN.....	<i>Sec'y and Gen. Manager</i>
B. F. BOOS.....	<i>Asst. Secretary</i>
GEORGE J. SCHUTZ.....	<i>Asst. Secretary</i>
JAMES B. MORRIS.....	<i>Asst. Treasurer</i>
JOHN MARKLE .....	<i>Director</i>
LEWIS B. GAWTRY.....	<i>Director</i>
RAYMOND DUPUY .....	<i>Director</i>
CLARK WILLIAMS .....	<i>Director</i>
ARTHUR J. MORRIS.....	<i>Director</i>
GEORGE F. CANFIELD.....	<i>Director</i>
JOHN R. MacARTHUR.....	<i>Director</i>
MALCOLM D. WHITMAN.....	<i>Director</i>
CHARLES H. SABIN.....	<i>Director</i>
HENRY R. TOWNE.....	<i>Director</i>
JASON A. NEILSON.....	<i>Director</i>
RICHARD T. H. HALSEY.....	<i>Director</i>
GUY E. TRIPP.....	<i>Director</i>
WILLIAM TURNBULL .....	<i>Director</i>
ARTHUR WILLIAMS .....	<i>Director</i>
THOMAS COCHRAN .....	<i>Director</i>
EDWIN O. HOLTER .....	<i>Director</i>
WILLARD STRAIGHT .....	<i>Director</i>
FREDERIC W. ALLEN.....	<i>Director</i>
SAM A. LEWISOHN.....	<i>Director</i>
HUGER W. JERVEY.....	<i>Director</i>
LIONEL SUTRO .....	<i>Director</i>
WILLIAM D. BALDWIN.....	<i>Director</i>
ARTHUR HAGEN .....	<i>Director</i>
CARLL TUCKER .....	<i>Director</i>

**MORRIS PLAN COMPANY OF SCHENECTADY, SCHENECTADY**

[512 State street; organized 1916]

**ASSETS**

Loans secured by second liens on real estate.....	\$500 00
Loans on collateral security.....	475 00
Stocks and bonds.....	2,147 50
Furniture and fixtures.....	1,141 31
Current expenses .....	2,954 48
Due from sundry persons.....	106,705 00
Due from banks and bankers.....	28,409 30
Cash .....	2,047 51
<b>Total .....</b>	<b>\$144,380 10</b>

**LIABILITIES**

Capital stock paid in.....	\$100,000 00
Surplus fund .....	5,000 00
Undivided profits .....	4,131 38
Interest paid in advance by borrowers.....	4,525 72
Certificates of deposit bearing interest.....	30,723 00
<b>Total .....</b>	<b>\$144,380 10</b>

When organized: June 20, 1916.

Under what State laws: New York.

Principal place of business: 512 State street, Schenectady, N. Y.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$5,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Schenectady.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$112,905.

Total amount of loans paid: \$5,225.

Total amount of loans unpaid and outstanding: Guaranteed, \$107,680.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement? None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.



## OFFICERS AND DIRECTORS

J. F. HAMILTON.....	<i>President</i>
G. E. EMMONS.....	<i>Vice-President</i>
C. W. JEFFERSON.....	<i>Vice-President</i>
N. I. SCHERMERHORN.....	<i>Vice-President</i>
W. S. LAMBIE.....	<i>Treasurer</i>
C. W. BRADSHAW.....	<i>Secretary</i>
JOHN ALEXANDER.....	<i>Director</i>
JAMES M. ANDREWS.....	<i>Director</i>
EDWARD B. BAKER.....	<i>Director</i>
H. B. BOARDMAN.....	<i>Director</i>
THOS. C. BROWN.....	<i>Director</i>
C. W. BRADSHAW.....	<i>Director</i>
B. R. CAREY.....	<i>Director</i>
EDWARD F. COHEN.....	<i>Director</i>
JOS. E. DWYER.....	<i>Director</i>
G. E. EMMONS.....	<i>Director</i>
D. F. FLINN.....	<i>Director</i>
J. F. HAMILTON.....	<i>Director</i>
W. T. HANSON.....	<i>Director</i>
C. W. JEFFERSON.....	<i>Director</i>
THOMAS KERLEY.....	<i>Director</i>
L. W. KILLEEN.....	<i>Director</i>
W. S. LAMBIE.....	<i>Director</i>
WM. DEWEY LOUCKS.....	<i>Director</i>
J. R. MAGARVEY.....	<i>Director</i>
E. L. MILMINE.....	<i>Director</i>
ARTHUR J. MORRIS.....	<i>Director</i>
DANIEL NAYLON, JR.....	<i>Director</i>
H. W. PECK.....	<i>Director</i>
F. C. PRATT.....	<i>Director</i>
W. L. REID.....	<i>Director</i>
C. A. RICHMOND.....	<i>Director</i>
N. I. SCHERMERHORN.....	<i>Director</i>
W. G. SHAIBLE.....	<i>Director</i>
A. G. VEEDER.....	<i>Director</i>
JAMES W. YELVERTON.....	<i>Director</i>

## THE MORRIS PLAN COMPANY OF SYRACUSE

[115 East Genesee street; organized 1916]

## ASSETS

Loans secured by first liens on real estate.....	\$800 00
Loans on collateral security.....	1,575 00
Loans on personal security.....	136,590 00
Stocks and bonds.....	1,055 00
Furniture and fixtures.....	1,136 37
Due from sundry persons.....	300 00
Due from banks and bankers.....	29,341 10
Cash .....	1,636 63
Other assets, viz.: Cash short.....	9 65
Total .....	<u>\$172,443 75</u>

## LIABILITIES

Capital stock paid in.....	\$125,000 00
Surplus fund .....	6,250 00
Undivided profits .....	93 10
Interest paid in advance by borrowers.....	3,687 36
Certificates of investment bearing interest.....	900 00
Other liabilities, viz.:	
Payments made on installment certificates.....	\$743 00
Payments made on installment certificates hy-	
pothecated .....	35,471 50
Reserve for interest.....	26 87
Reserve for losses.....	271 92
	<u>36,513 29</u>
Total .....	<u>\$172,443 75</u>

When organized: January 28, 1916.

Under what State laws: New York.

Principal place of business: 115 East Genesee street, Syracuse, N. Y.

Authorized amount of capital: \$125,000.

Amount of capital subscribed: \$125,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$11,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$1,650, as indorsers.

Total amount of its capital stock held by the company as collateral: \$500.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Cayuga, Cortland, Madison, Onondaga and Oswego counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$148,765.

Total amount of loans paid: \$9,800.

Total amount of loans unpaid and outstanding: Guaranteed, \$98,965; unguaranteed, \$40,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

ALBERT E. NETTLETON.....	<i>President</i>
THOMAS W. MEACHAM.....	<i>Vice-President</i>
JOHN R. OLANCY.....	<i>Vice-President</i>
M. CROUSE KLOCK.....	<i>Treasurer</i>
WILLIAM G. MAROT.....	<i>Secretary</i>
C. LOOMIS ALLEN.....	<i>Director</i>
FRANK A. BARTON.....	<i>Director</i>
JOHN R. CLANCY.....	<i>Director</i>
SAMUEL H. COOK.....	<i>Director</i>
JOS. W. DAWSON.....	<i>Director</i>
ROBERT DEY.....	<i>Director</i>
ARTHUR N. ELLIS.....	<i>Director</i>
FRED FRAZER.....	<i>Director</i>
FRED R. HAZARD.....	<i>Director</i>
WM. L. HINDS.....	<i>Director</i>
ALFRED W. HUDSON.....	<i>Director</i>
JOHN J. KESEL.....	<i>Director</i>
M. CROUSE KLOCK.....	<i>Director</i>
ARTHUR W. LOASBY.....	<i>Director</i>
WM. A. MacKENZIE.....	<i>Director</i>
JOHN A. MATHEWS.....	<i>Director</i>
THOMAS W. MEACHAM.....	<i>Director</i>
ALBERT E. NETTLETON.....	<i>Director</i>
BERT C. SALISBURY.....	<i>Director</i>
C. H. SANFORD.....	<i>Director</i>
LEONARD A. SAXER.....	<i>Director</i>
FRED B. SCOTT.....	<i>Director</i>
HARRAL S. TENNEY.....	<i>Director</i>
GATES THALHELMER.....	<i>Director</i>
BENJ. E. TILTON.....	<i>Director</i>
FRANK E. WADE.....	<i>Director</i>
WM. W. WIARD.....	<i>Director</i>
LOUIS WILL.....	<i>Director</i>
CLARK WILLIAMS.....	<i>Director</i>

**THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY**

[55 Liberty street; organized 1905]

**ASSETS**

Loans secured by first liens on real estate.....	\$7,588,094 77
Stocks and bonds.....	9,278 00
Other real estate.....	62,992 86
Past-due interest remitted for, but not paid to us.....	11,813 08
Due from sundry persons.....	157 50
Cash .....	218,709 99
Other assets, viz.:	
Accrued interest on mortgages.....	\$142,867 23
Accrued interest on bonds.....	93 00
Taxes advanced .....	2,927 55
Interest received, coupons on hand.....	925 00
	<hr/>
	146,812 78
Total .....	<hr/> <hr/> \$8,037,858 98

**LIABILITIES**

Capital stock paid in.....	\$2,000,000 00
Surplus fund .....	500,000 00
Undivided profits .....	147,811 59
Debenture bonds outstanding.....	5,271,400 00
Mortgage certificates bearing interest.....	22,350 00
Other liabilities, viz.:	
Accrued interest, mortgage certificates.....	\$94,521 29
Income tax withheld.....	210 00
Insurance money held in trust.....	1,566 10
	<hr/>
	96,297 39
Total .....	<hr/> <hr/> \$8,037,858 98

When organized: March 27, 1905.

Under what State laws: New York.

Principal place of business: 55 Liberty street, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$18,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912-1914, 1½% quarterly; 1915-1916, 1¾% quarterly.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: South and west. New York — Kings county, Washington, Jefferson county, Alabama, Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: 17 — \$50,250.

Total amount loaned to date: \$16,494,452.50.

Total amount of loans paid: \$8,906,357.73.

Total amount of loans unpaid and outstanding: Guaranteed, \$42,500; unguaranteed, \$7,545,594.77.

Number and amount of loans extended the past two years: 469 — \$1,030,300.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 1—  
\$62,992.86.

Total amount in process of foreclosure: \$27,200.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$535,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: \$5,271,400.

Less amount on hand and with agents: \$10,900.

Total liability for debenture bonds as per statement: \$5,271,400.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co.; series 2, U. S. Trust Co.; Series 3, U. S. Trust Co.

#### OFFICERS AND DIRECTORS

GEORGE A. HURD.....	<i>President</i>
R. M. HURD.....	<i>Vice-President</i>
JULIAN D. FAIRCHILD.....	<i>Vice-President</i>
GURDON M. MAYNARD.....	<i>Secretary</i>
J. HENRY WESTON.....	<i>Treasurer</i>
GUY CARY .....	<i>Director</i>
HARRIS D. COLT.....	<i>Director</i>
WILLIAM P. DIXON.....	<i>Director</i>
CHARLES EINSEIDLER.....	<i>Director</i>
CECIL C. EVERS.....	<i>Director</i>
JULIAN D. FAIRCHILD.....	<i>Director</i>
ROBERT WALTON GOELET.....	<i>Director</i>
CHARLES P. HOWLAND.....	<i>Director</i>
GEORGE A. HURD.....	<i>Director</i>
RICHARD M. HURD.....	<i>Director</i>
ANDREW J. MILLER.....	<i>Director</i>
GEORGE WELWOOD MURRAY.....	<i>Director</i>
GEORGE L. RIVES.....	<i>Director</i>
FELIX ROSEN .....	<i>Director</i>
MORITZ ROSENTHAL .....	<i>Director</i>
B. AYMAR SANDS.....	<i>Director</i>
JOHN TATLOCK .....	<i>Director</i>
BERTRAM H. BORDEN.....	<i>Director</i>
HERBERT PARSONS .....	<i>Director</i>

**NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY,  
MINEOLA**

[Organized 1910]

**ASSETS**

Loans secured by first liens on real estate.....	\$382,425 00
Loans secured by second liens on real estate.....	5,455 00
Stocks and bonds.....	13,885 00
Other real estate.....	89,900 00
Furniture and fixtures.....	1,000 00
Due from banks and bankers.....	69,796 93
Other assets, viz.:	
Interest due and accrued.....	\$115,573 17
Insurance on taxes advanced.....	1,057 82
	<u>116,630 99</u>
<b>Total .....</b>	<b><u>\$679,092 92</u></b>

**LIABILITIES**

Capital stock paid in.....	\$200,000 00
Surplus fund .....	60,000 00
Reserve .....	1,416 81
Undivided profits .....	68,067 75
Dividends unpaid .....	7,000 00
Interest paid in advance by borrowers.....	8,906 51
Deposits awaiting investment.....	115 00
Other liabilities, viz.:	
Accrued interest .....	\$86,846 29
Mortgage certificates .....	234,800 00
Income tax deductions.....	6 52
Special deposits .....	1,605 89
Accounts payable .....	311 15
Suspense .....	10,017 00
	<u>333,586 85</u>
<b>Total .....</b>	<b><u>\$679,092 92</u></b>

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$19,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$17,250, secured by their bonds and mortgages.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5%, January 1-13 to July 1-15; 6%, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made personally by officers, members of executive committee or directors.

State the sections of country in which loans are made, giving the principal counties: Nassau, Queens and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: 40 — \$98,400.

Total amount loaned to date: \$6,401,087.

Total amount of loans paid: \$722,007.

Total amount of loans unpaid and outstanding: Guaranteed, \$5,291,200 — certificates, \$234,800; unguaranteed, \$153,080.

Number and amount of loans extended the past two years: 516 — \$1,646,000.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 6 — \$25,200.

Total amount in process of foreclosure: \$59,450.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,159,050.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

JOHN C. BAKER.....	<i>President</i>
JOHN J. BARTLETT.....	<i>Vice-President</i>
JOHN A. ALBERTSON.....	<i>Vice-Pres. and Treasurer</i>
ERASTUS F. POST.....	<i>Vice-President</i>
JOHN W. B. VAN DE WATER.....	<i>Secretary and Asst. Treas.</i>
JOHN A. ALBERTSON.....	<i>Director</i>
THOMAS W. ALBERTSON.....	<i>Director</i>
JOSEPH H. BOGART.....	<i>Director</i>
WILLIAM W. COCKS.....	<i>Director</i>
JOHN J. BARTLETT.....	<i>Director</i>
JOHN C. BAKER.....	<i>Director</i>
DOUGLAS CONKLIN .....	<i>Director</i>
RICHARD DOWNING.....	<i>Director</i>
GEORGE S. EMORY.....	<i>Director</i>
EDWARD L. FROST.....	<i>Director</i>
FREDERICK C. HICKS.....	<i>Director</i>
GEORGE L. HUBBELL.....	<i>Director</i>
EDGAR JACKSON .....	<i>Director</i>
WILLIAM G. MILLER.....	<i>Director</i>
NELSON C. OSBORNE.....	<i>Director</i>
EDWARD T. PAYNE.....	<i>Director</i>
ROBERT S. PELLETREAU.....	<i>Director</i>
RALPH PETERS .....	<i>Director</i>
ERASTUS F. POST.....	<i>Director</i>
JOTHAM POST .....	<i>Director</i>
JEREMIAH ROBBINS .....	<i>Director</i>
WILLIAM H. ROBBINS.....	<i>Director</i>
LORIN K. SCUDDER.....	<i>Director</i>
HIRAM R. SMITH.....	<i>Director</i>
DANIEL UNDERHILL .....	<i>Director</i>
GEORGE M. VAIL.....	<i>Director</i>
JOHN W. B. VAN DE WATER.....	<i>Director</i>
FREDERICK E. WILLITS.....	<i>Director</i>
HENRY F. HUETTNER.....	<i>Director</i>
WILLIAM M. BALDWIN.....	<i>Director</i>
WILLIAM T. JAMES.....	<i>Director</i>

**NEW YORK INVESTORS' CORPORATION, NEW YORK CITY**

[176 Broadway; organized 1905]

**ASSETS**

Loans secured by first liens on real estate.....	\$122,289 94
Stocks and bonds.....	11,167 50
Cash .....	6,591 14
Other assets, viz.:	
Accrued interest .....	\$1,867 02
Interest remitted but not collected.....	46 28
Mortgages securing investment and collateral bonds .....	1,807,850 00
	<u>1,809,763 30</u>
Total .....	<u><u>\$1,949,811 88</u></u>

**LIABILITIES**

Capital stock paid in.....	\$100,000 00
Undivided profits .....	40,851 82
Other deposits .....	610 06
Other liabilities, viz.:	
Accrued expenses .....	\$500 00
Investment and collateral bonds outstanding....	1,807,850 00
	<u>1,808,350 00</u>
Total .....	<u><u>\$1,949,811 88</u></u>

When organized: December 13, 1905.

Under what State laws: New York.

Principal place of business: 176 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: Kings, New York, Queens and Richmond counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$17,675,046.46.

Total amount of loans paid, \$3,694,906.52.

Total amount of loans unpaid and outstanding: Guaranteed, \$13,938,739.94; unguaranteed, \$41,400.

Number and amount of loans extended the past two years: 14 — \$1,088,600.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 6 — \$34,953.75.

Total amount in process of foreclosure: \$113,918.54.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$300,000.

What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.



Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

EDWARD O. STANLEY.....	<i>President</i>
HERBERT C. BOTHWELL.....	<i>Vice-President</i>
RANDALL SALISBURY .....	<i>Vice-President</i>
NELSON B. SIMON.....	<i>Vice-President</i>
J. WRAY CLEVELAND.....	<i>Treasurer</i>
CLARENCE C. HARMSTAD.....	<i>Secretary</i>
EDGAR I. HILLARY.....	<i>Assistant Treasurer</i>
EDWARD O. STANLEY.....	<i>Director</i>
CHARLES S. BROWN.....	<i>Director</i>
RANALD H. MACDONALD.....	<i>Director</i>
MARTIN JOOST .....	<i>Director</i>
J. WRAY CLEVELAND.....	<i>Director</i>
HORACE ANDERSON .....	<i>Director</i>
FRANK BAILEY .....	<i>Director</i>
CLARENCE H. KELSEY.....	<i>Director</i>

**S. W. STRAUS & CO., INCORPORATED, NEW YORK CITY**

[150 Broadway; organized 1916]

**ASSETS**

Loans secured by first liens on real estate.....	\$1,539,500 00
Loans on collateral security.....	4,233 00
Stocks and bonds .....	1,092 50
Furniture and fixtures .....	17,000 00
Due from sundry persons.....	170,256 41
Due from banks and bankers.....	598,073 20
Cash .....	14,327 11
Other assets, viz.:	
Short term investment notes.....	\$604,843 75
Accrued interest .....	20,327 42
Bills receivable .....	25,822 00
Accrued interest .....	1,289 65
Deferred charges .....	1,784 00
	<u>653,866 91</u>
<b>Total .....</b>	<b><u>\$2,998,349 13</u></b>

**LIABILITIES**

Capital stock paid in.....	\$250,000 00
Surplus fund .....	115,000 00
Undivided profits .....	216 34
Due borrowers on loans made.....	2,463,491 88
Other liabilities, viz.:	
Accounts payable .....	\$49,563 88
Accounts payable, interest and principal.....	18,120 83
Interest unearned .....	1,260 42
Reserve for bonds unsold.....	100,695 78
	<u>169,640 91</u>
<b>Total .....</b>	<b><u>\$2,998,349 13</u></b>

When organized: January 29, 1916.

Under what State laws: New York.

Principal place of business: 150 Broadway, New York City.

Authorized amount of capital, \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$450.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: In all parts of United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$5,345,000.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Unguaranteed, \$5,345,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: No record.  
What are the "Other Deposits" mentioned in the statement? None.  
Total amount of debentures certified: None.  
Less amount on hand and with agents: None.  
Total liability for debenture bonds as per statement: None.  
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.  
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

S. W. STRAUS.....	<i>President</i>
S. J. T. STRAUS.....	<i>Vice-President</i>
NICHOLAS ROBERTS .....	<i>Vice-President</i>
WALTER S. KLEE.....	<i>Secretary</i>
S. W. STRAUS.....	<i>Director</i>
S. J. T. STRAUS.....	<i>Director</i>
NICHOLAS ROBERTS .....	<i>Director</i>
WALTER S. KLEE.....	<i>Director</i>
NICHOLAS R. JONES.....	<i>Director</i>

## THE THRIFT, BROOKLYN

[207 Ryerson street; organized 1907]

## ASSETS

Loans secured by first liens on real estate.....	\$4,505,884 51
Stocks and bonds.....	990,834 72
Other real estate.....	31,319 55
Furniture and fixtures.....	100 00
Due from sundry persons.....	497 30
Due from banks and bankers.....	93,859 68
Cash .....	23,621 64
Other assets, viz.: Interest receivable.....	4,669 12
<b>Total .....</b>	<b>\$5,650,786 55</b>

## LIABILITIES

Capital stock paid in.....	\$250,000 00
Surplus fund .....	625,000 00
Guaranty fund .....	44,736 71
Undivided profits .....	78,579 76
Other liabilities, viz.:	
Installment certificates .....	\$750,907 61
Paid-up certificates .....	2,297,701 02
Deposit accounts .....	1,532,627 68
Students' accounts .....	16,304 25
Special deposits .....	50,000 00
Accounts payable .....	4,929 52
	<b>4,652,470 08</b>
<b>Total .....</b>	<b>\$5,650,786 55</b>

When organized: October 1, 1907.

Under what State laws: New York.

Principal place of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$10,000.

How much, if any, of the stock owned by its officers, is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12%.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Nassau, New York, Queens and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: 3 — \$9,924.

Total amount loaned to date, \$16,600,230.59.

Total amount of loans paid: \$12,094,346.05.

Total amount of loans unpaid and outstanding: Unguaranteed, \$4,505,884.54.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 4 — \$24,683.65.

Total amount in process of foreclosure: \$42,438.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

#### OFFICERS AND DIRECTORS

CHARLES M. PRATT.....	<i>President</i>
FRANCES L. NOBLE .....	<i>Vice-President</i>
HAROLD I. PRATT.....	<i>Treasurer</i>
RICHARDSON PRATT .....	<i>Asst. Treasurer</i>
FRANCIS JORDAN .....	<i>Secretary</i>
PHILIP S. CLARKE.....	<i>Asst. Secretary</i>
JOHN C. MADDOCK.....	<i>Cashier</i>
ROY HUME .....	<i>Asst. Cashier</i>
ISAAC E. HASBROUCK.....	<i>Auditor</i>
ALFRED C. BEDFORD.....	<i>Director</i>
EDWARD T. HORWILL.....	<i>Director</i>
FRANCIS JORDAN .....	<i>Director</i>
FRANCIS L. NOBLE.....	<i>Director</i>
CHARLES M. PRATT.....	<i>Director</i>
FREDERIC B. PRATT.....	<i>Director</i>
GEORGE D. PRATT.....	<i>Director</i>
HAROLD I. PRATT.....	<i>Director</i>
HERBERT L. PRATT.....	<i>Director</i>
JOHN T. PRATT.....	<i>Director</i>
RICHARDSON PRATT .....	<i>Director</i>

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**REPORTS  
OF  
PERSONAL LOAN COMPANIES**

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**[653]**



### AMERICAN CREDIT COMPANY, BUFFALO

[822 Ellicott square; incorporated 1901]

M. B. BLUMENTHAL, President.

I. K. BLUMENTHAL, Treasurer.

#### RESOURCES

Cash in office.....	\$129 79
Cash on deposit.....	177 18
Loans on mortgage of personal property.....	29,601 13
Pawnbrokers' loans .....	2,287 00
Furniture and fixtures.....	202 00
Total .....	<u>\$32,397 10</u>

#### LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	2,570 39
Borrowed money .....	19,826 71
Total .....	<u>\$32,397 10</u>

### BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

#### RESOURCES

Cash in office.....	\$117 91
Cash on deposit.....	1,264 97
Loans on mortgage of personal property.....	44,254 96
Pawnbrokers' loans .....	6,481 80
Furniture and fixtures.....	121 38
Total .....	<u>\$52,241 02</u>

#### LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	3,241 02
Borrowed money .....	39,000 00
Total .....	<u>\$52,241 02</u>

### CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.

EMANUEL BRONNER, Secretary.

#### RESOURCES

Cash in office.....	\$227 80
Cash on deposit.....	27 20
Loans on mortgage of personal property.....	20,116 71
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	265 90
Pawnbrokers' loans .....	410 36
Furniture and fixtures.....	389 67
Total .....	<u>\$21,437 64</u>



## REPORTS OF

## LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,765 28
Borrowed money .....	9,672 36
Total .....	<u>\$21,437 64</u>

## CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON DE FOREST, President.

ARTHUR H. HAM, Secretary.

HAROLD J. WHITE, Treasurer.

## RESOURCES

Cash in office.....	\$1,473 96
Cash on deposit.....	8,313 51
Loans on mortgage of personal property.....	138,216 36
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	35 00
Other assets, viz.:	
Accrued interest receivable.....	\$4,501 28
Securities .....	71,534 38
Accounts receivable .....	22 49
Foreclosures and sales.....	20 00
Total .....	<u>76,078 15</u>
Total .....	<u>\$224,116 98</u>

## LIABILITIES

Capital paid in cash.....	\$200,000 00
Surplus and undivided profits.....	20,116 98
Other liabilities, viz.: Dividend payable.....	4,000 00
Total .....	<u>\$224,116 98</u>

## CITY PERSONAL LOAN COMPANY, INC., NEW YORK CITY

[140 Nassau street; incorporated 1916]

LOUIS SILVERMAN, President.

W. A. FARRELL, Secretary-Treasurer.

## RESOURCES

Cash in office.....	\$333 79
Cash on deposit.....	388 35
Loans on notes endorsed and guaranteed by persons other than the borrowers .....	14,020 93
Total .....	<u>\$14,743 07</u>

## LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	143 07
Borrowed money .....	4,600 00
Total .....	<u>\$14,743 07</u>

**THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST**

[148 Kingsland avenue; incorporated 1915]

JAMES B. FERGUSON, President.

JOHN W. THOMPSON, Secretary.

AUGUSTA RASSIGA, Treasurer.

**RESOURCES**

Cash in office.....	\$70 00
Cash on deposit.....	614 34
Loans on mortgage of personal property.....	10,859 90
Total .....	<u>\$11,544 24</u>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	244 24
Borrowed money .....	1,300 00
Total .....	<u>\$11,544 24</u>

**FIDELITY PERSONAL LOAN COMPANY, NEW YORK CITY**

[47 West Thirty-fourth street; incorporated 1916]

A. H. KAHN, President-Treasurer.

B. KAHN, Secretary.

**RESOURCES**

Cash in office.....	\$77 03
Cash on deposit.....	971 77
Loans on mortgage of personal property.....	12,842 00
Furniture and fixtures.....	135 50
Total .....	<u>\$14,026 30</u>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	26 30
Borrowed money .....	4,000 00
Total .....	<u>\$14,026 30</u>

**FOURTEENTH STREET PERSONAL LOAN COMPANY, NEW YORK CITY**

[13 East Fourteenth street; incorporated 1914]

ROBERT J. MacFARLAND, President.

JOHN A. LOOPE, Treasurer.

CLYDE C. WALLACE, Secretary.

**RESOURCES**

Cash in office.....	\$2,379 73
Cash on deposit.....	20,149 84
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	12,000 00
Pawnbrokers' loans .....	33,661 00
Furniture and fixtures.....	1,674 67
Other assets, viz.:	

Old gold on hand.....	\$115 00
Charged off by department.....	3,700 00
Merchandise .....	1,541 24
Profit and loss.....	9,878 52

15,234 76

Total ..... \$85,100 00

## REPORTS OF

## LIABILITIES

Capital paid in cash.....	\$48,600 00
Borrowed money .....	16,500 00
Other liabilities, viz.: Advances by directors.....	20,000 00
Total .....	<u>\$85,100 00</u>

## GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President.      ANDREW J. HEDGES, Secretary-Treasurer.

## RESOURCES

Cash in office.....	\$1,247 72
Cash on deposit.....	5,330 97
Loans on mortgage of personal property.....	107,378 70
Furniture and fixtures.....	611 50
Other assets, viz.: Accrued interest receivable.....	1,432 00
Total .....	<u>\$116,000 89</u>

## LIABILITIES

Capital paid in cash.....	\$100,000 00
Surplus and undivided profits.....	1,000 89
Borrowed money .....	15,000 00
Total .....	<u>\$116,000 89</u>

## HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President.

MARGARET A. GEDDES, Secretary.

## RESOURCES

Cash in office.....	\$58 76
Cash on deposit.....	1,139 48
Loans on mortgage of personal property.....	18,849 27
Furniture and fixtures.....	332 08
Total .....	<u>\$20,379 59</u>

## LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	854 59
Borrowed money .....	9,525 00
Total .....	<u>\$20,379 59</u>

**INTERBOROUGH PERSONAL LOAN COMPANY, BROOKLYN**

[392 East Seventeenth street; incorporated 1916].

**ROSA MAYERS, President.**

**JAMES MAYERS, Secretary-Treasurer.**

**RESOURCES**

Cash in office.....	\$3 50
Cash on deposit.....	1,733 79
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	600 00
Demand loans .....	7,560 42
Deficit . . . . .	102 29
<b>Total .....</b>	<b>\$10,000 00</b>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
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**ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE**

[1002 Onondaga County Bank Building; incorporated 1912]

**FREDERICK R. HAZARD, President.**

**THOMAS W. MEACHEM, Secretary.**

**CHESTER H. KING, Treasurer.**

**RESOURCES**

Cash in office.....	\$297 24
Cash on deposit.....	5,229 33
Loans on mortgage of personal property.....	25,195 04
Pawnbrokers' loans .....	11,087 27
<b>Total .....</b>	<b>\$41,808 88</b>

**LIABILITIES**

Capital paid in cash.....	\$40,000 00
Surplus and undivided profits.....	1,808 88
<b>Total .....</b>	<b>\$41,808 88</b>

**PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC.,  
SYRACUSE**

[504 McCarthy Building; incorporated 1912]

**SYLVESTER VAN ANTWERP, President.**

**RALPH THULMAN, Secretary.**

**RESOURCES**

Cash in office.....	\$156 34
Cash on deposit.....	35 08
Loans on mortgage of personal property.....	9,382 30
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	1,257 41
Furniture and fixtures.....	170 00
<b>Total .....</b>	<b>\$11,001 13</b>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1 13
Borrowed money .....	1,000 00
<b>Total .....</b>	<b>\$11,001 13</b>

**PROVIDENT LOAN COMPANY OF BUFFALO**

[344 Ellicott square; incorporated 1895]

RODNEY S. GELSTON, President.

HUGH GELSTON, Secretary.

WM. F. GELSTON, Treasurer.

**RESOURCES**

Cash in office.....	\$259 30
Cash on deposit.....	108 65
Loans on mortgage of personal property.....	10,270 28
Pawnbrokers' loans .....	5,609 50
<b>Total .....</b>	<b>\$16,247 73</b>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	5,747 73
Borrowed money .....	500 00
<b>Total .....</b>	<b>\$16,247 73</b>

**PROVIDENT LOAN SOCIETY OF ROCHESTER**

[81 Exchange street; incorporated 1912]

F. HARPER SIBLEY, President.

GEORGE S. VAN SCHAIK, Secretary.

KINGMAN ROBINS, Treasurer.

**RESOURCES**

Cash in office.....	\$52 06
Cash on deposit.....	7,242 73
Loans on mortgage of personal property.....	41,602 77
Loans on assignments or orders for the payment of salary or wages . . .	1,235 00
Pawnbrokers' loans .....	6,474 77
Furniture and fixtures.....	571 70
Other assets, viz.:	
Accrued interest .....	\$15 00
Furniture sales account.....	347 70
	<b>362 70</b>
<b>Total . . .</b>	<b>\$57,541 73</b>

**LIABILITIES**

Capital paid in cash.....	\$50,000 00
Surplus and undivided profits.....	7,000 00
Other liabilities, viz.: Reserve for losses.....	541 73
<b>Total . . .</b>	<b>\$57,541 73</b>

**THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC.**

[228 Ellicott square; incorporated 1912]

ANSLEY WILCOX, President.

FREDERICK C. GRATWICK, Secretary.

RODERICK POTTER, Treasurer.

**RESOURCES**

Cash in office.....	\$641 42
Cash on deposit.....	4,177 18
Loans on mortgage of personal property.....	37,995 45
Pawnbrokers' loans .....	298 50
Furniture and fixtures.....	576 80

# PERSONAL LOAN COMPANIES

661

## Other assets, viz.:

Accrued interest .....	\$1,168 53	
Prepaid items .....	114 34	
Unredeemed pledges .....	110 11	
		1,392 98
Total .....		\$45,082 33

## LIABILITIES

Capital paid in cash.....		\$30,000 00
Surplus and undivided profits.....		3,607 09
Borrowed money .....		11,000 00
Other liabilities, viz.:		
Fire insurance reserve fund.....	\$355 24	
Furniture and fixtures reserve fund.....	120 00	
		475 24
Total .....		\$45,082 33

## ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[211 East 42d street; incorporated 1885]

LEIGHTON PARKS, President. AMBROSE D. HENRY, Secretary.  
WILLIAM A. GREER, Treasurer.

## RESOURCES

Cash in office.....	\$104 00
Cash on deposit.....	423 06
Loans on mortgage of personal property.....	53,409 59
Other assets, viz.: Sundry advances to borrowers.....	23 96
Total .....	\$53,960 61

## LIABILITIES

Capital paid in cash.....	\$40,275 00
Surplus and undivided profits.....	13,685 61
Total .....	\$53,960 61

## STANDARD CREDIT COMPANY OF BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President. BESSIE D. DODGE, Secretary.

## RESOURCES

Cash in office.....	\$59 39
Cash on deposit.....	237 13
Loans on mortgage of personal property.....	24,004 99
Total .....	\$24,301 51

## LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,197 51
Borrowed money .....	13,104 00
Total .....	\$24,301 51

**SYRACUSE LOAN COMPANY, SYRACUSE**

[5 Larnard Building; incorporated 1912]

**SAMUEL KELSON, President.****SOLOMON FERGUSON, Secretary.****RESOURCES**

Cash in office.....	\$90 54
Cash on deposit.....	4,057 29
Loans on mortgage of personal property.....	4,895 60
Pawnbrokers' loans .....	80 00
Furniture and fixtures.....	699 50
Other assets, viz.: Deficit.....	177 07

Total .....	\$10,000 00
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**LIABILITIES**

Capital paid in cash.....	\$10,000 00
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**UNION LOAN COMPANY, SYRACUSE**

[205-206 S. A. &amp; K. building, East Genesee street; incorporated 1912]

**WILLIAM ROSMAN, President.****M. ROSMAN, Secretary.****RESOURCES**

Cash in office.....	\$49 11
Cash on deposit .....	1,252 12
Loans on mortgage of personal property.....	4,997 32
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	3,458 92
Furniture and fixtures.....	250 00

Total .....	\$10,007 47
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**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	7 47

Total .....	\$10,007 47
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**UTICA PROVIDENT LOAN ASSOCIATION**

[209 Elizabeth street; incorporated 1912]

**GEORGE S. DANA, President.****MERWIN K. HART, Secretary.****RESOURCES**

Cash in office .....	\$239 99
Cash on deposit.....	319 87
Loans on mortgage of personal property.....	26,071 50
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	4,450 50
Pawnbrokers' loans .....	5,393 50

Total .....	\$36,475 36
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**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	2,475 36
Borrowed money .....	24,000 00

Total .....	\$36,475 36
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**WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY,  
MOUNT VERNON**

[22 West First street; incorporated 1916]

NILE B. VAIL, President.

MICHAEL J. MORIARTY, Secretary.

**RESOURCES**

Cash in office.....	\$200 55
Loans on mortgage of personal property.....	11,638 50
Pawnbrokers' loans .....	185 00
Furniture and fixtures.....	232 00
Other assets, deficit.....	949 95
Total .....	<u>\$13,206 00</u>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Borrowed money .....	2,974 00
Accounts payable .....	232 00
Total .....	<u>\$13,206 00</u>

**YONKERS PERSONAL LOAN COMPANY, YONKERS**

[53-57 South Broadway; organized 1916]

JOHN A. RIORDAN, President.

M. FLORENCE SIEMON, Secretary.

**RESOURCES**

Cash in office .....	\$342 31
Cash on deposit.....	72 76
Loans on mortgage of personal property.....	8,743 00
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	1,641 00
Loans on assignments or orders for the payment of salary or wages .....	25 00
Furniture and fixtures.....	187 64
Total .....	<u>\$11,011 71</u>

**LIABILITIES**

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	11 71
Borrowed money .....	1,000 00
Total .....	<u>\$11,011 71</u>





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**REPORTS**  
**OF**  
**PERSONAL LOAN BROKERS**

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[685]



**DAVID GORDON, PERSONAL LOAN BROKER, NEW YORK CITY**  
 [280 Broadway; incorporated 1915]

RESOURCES	
Cash in office.....	\$546 24
Cash on deposit.....	1,793 84
Loans on notes endorsed or guaranteed by persons other than the borrowers .....	8,068 00
Total .....	<u>\$10,408 08</u>

LIABILITIES	
Permanent capital .....	\$10,000 00
Surplus .....	408 08
Total .....	<u>\$10,408 08</u>

**ABE H. KAVOVITZ AND LILLIAN KAVOVITZ PERSONAL LOAN  
 BROKERS, PORT CHESTER, N. Y.**  
 [126 South Main street; incorporated 1916]

RESOURCES	
Cash on deposit.....	\$658 66
Loans on mortgage of personal property.....	2,971 11
Pawnbrokers' loans .....	958 00
Furniture and fixtures.....	203 57
Other assets:	
Accrued interest .....	\$108 30
Bonding paid for 1917.....	22 50
Deficit .....	77 86
	<u>208 66</u>
	<u>\$5,000 00</u>

LIABILITIES	
Permanent capital .....	<u>\$5,000 00</u>



## Index to Institutions by Cities and Towns

---

ALBANY:	PAGE
Albany City Savings Institution, report of.....	48
Albany County Savings Bank, report of.....	50
Albany Exchange Savings Bank, report of.....	52
Albany Safe Deposit and Storage Company, The, report of.....	553
Albany Savings Bank, report of.....	54
Albany Trust Company, The, reports of.....	372
City Safe Deposit Company of Albany, N. Y., report of.....	561
Home Savings Bank of the City of Albany, report of.....	58
Mechanics and Farmers' Savings Bank, The, report of.....	60
Morris Plan Company of Albany, N. Y., report of.....	633
National Savings Bank of the City of Albany, The, report of.....	64
Union Trust Company of Albany, N. Y., The, reports of.....	532
AMSTERDAM:	
Amsterdam Savings Bank, report of.....	168
Montgomery County Trust Company, reports of.....	466
AUBURN:	
Auburn Savings Bank, report of.....	76
Auburn Trust Company, reports of.....	376
Cayuga County Savings Bank, report of.....	78
Cayuga Loan Company, report of.....	655
BEACON:	
Matteawan Savings Bank, report of.....	88
Mechanics' Saving Bank, The, report of.....	90
BINGHAMTON:	
Binghamton Savings Bank, report of.....	72
Chenango Valley Savings Bank, report of.....	74
People's Trust Company of Binghamton, The, reports of.....	492
BREWSTER:	
Putnam County Savings Bank, report of.....	264
Putnam County Trust Company, reports of.....	498
BROOKLYN:	
Miscellaneous Corporations:	
Home Mortgage Investment Company of New York, report of....	627
Interborough Personal Loan Company, report of.....	659
Thrift, The, report of.....	651
Safe Deposit Companies:	
Brooklyn City Safe Deposit Company, report of.....	559
Franklin Safe Deposit Company, report of.....	571
Long Island Safe Deposit Company, The, report of.....	579
Security Safe Deposit Company of Brooklyn, report of.....	593

**BROOKLYN — Continued:****Savings Banks:**

Bay Ridge Savings Bank, report of.....	114
Brevoort Savings Bank, report of.....	116
Brooklyn Savings Bank, report of.....	118
Bushwick Savings Bank, The, report of.....	120
City Savings Bank of Brooklyn, The, report of.....	122
Dime Savings Bank of Brooklyn, The, report of.....	124
Dime Savings Bank of Williamsburgh, The, report of.....	126
East Brooklyn Savings Bank, report of.....	128
Eastern District Savings Bank of the City of Brooklyn, report of	130
East New York Savings Bank, report of.....	132
Flatbush Savings Bank, report of.....	134
Germania Savings Bank of Kings County, report of.....	136
German Savings Bank of Brooklyn, report of.....	138
Greater New York Savings Bank, The, report of.....	140
Green Point Savings Bank, The, report of.....	142
Hamburg Savings Bank, report of.....	144
Home Savings Bank, report of.....	146
Kings County Savings Institution, The, report of.....	148
Prudential Savings Bank, report of.....	150
South Brooklyn Savings Institution, The, report of.....	152
Sumner Savings Bank, report of.....	154
Williamsburgh Savings Bank, The, report of.....	156

**Trust Companies:**

Brooklyn Trust Company, reports of.....	384
Franklin Trust Company, reports of.....	432
Hamilton Trust Company, reports of.....	442
Kings County Trust Company, reports of.....	452
Manufacturers' Trust Company, reports of.....	462
People's Trust Company, The, reports of.....	494

**BUFFALO:**

American Credit Company, report of.....	655
American Savings Bank of Buffalo, report of.....	100
Bankers Trust Company of Buffalo, reports of.....	378
Buffalo Trust Company, reports of.....	386
Buffalo Savings Bank, report of.....	102
Buffalo Security Company, report of.....	655
Citizens Commercial Trust Company, reports of.....	394
City Trust Company, reports of.....	404
Erie County Savings Bank, report of.....	104
Fidelity Trust Company of Buffalo, The, reports of.....	424
Home Credit Company, report of.....	658
Morris Plan Company of Buffalo, report of.....	635
Provident Loan Company of Buffalo, report of.....	660
Remedial Loan Society of Buffalo, The, report of.....	660
Security Safe Deposit Company, report of.....	594
Standard Credit Company of Buffalo, report of.....	661
Western Savings Bank, The, report of.....	106

**CATSKILL:**

Catskill Savings Bank, report of..... 108

**COHOES:**

Cohoes Savings Institution, report of..... 56

Mechanics' Savings Bank, report of..... 62

**COLLEGE POINT:**

College Point Savings Bank, report of..... 266

**CORNWALL-ON-THE-HUDSON:**

Cornwall Savings Bank, The, report of..... 246

**CORTLAND:**

Cortland Savings Bank, report of..... 84

Cortland Trust Company, reports of..... 412

**DOBBS FERRY:**

Greenburgh Savings Bank, The, report of..... 312

**EAST AURORA:**

Erie County Trust Company, reports of..... 420

**ELLENVILLE:**

Ellenville Savings Bank, report of..... 296

**ELMHURST:**

Empire City Personal Loan Company, The, report of..... 657

**ELMIRA:**

Chemung Canal Trust Company, reports of..... 392

Elmira Savings Bank, The, report of..... 80

**FISHKILL:**

Fishkill Savings Institute, report of..... 86

**FLUSHING:**

Queens County Savings Bank, The, report of..... 272

**FREDONIA:**

Citizens Trust Company of Fredonia, report of..... 396

**FULTON:**

Fulton Savings Bank, report of..... 268

**GENEVA:**

Geneva Savings Bank, report of..... 244

**GENESEO:**

Livingston County Trust Company, reports of..... 458

**GLENS FALLS:**

Glens Falls Trust Company, reports of..... 438

**GOSHEN:**

Goshen Savings Bank, report of..... 248



**HUDSON:**

Hudson City Savings Institution, The, report of.....	82
Hudson River Trust Company, reports of.....	444

**ITHACA:**

Ithaca Savings Bank, report of.....	294
Ithaca Trust Company, reports of.....	450

**JAMAICA:**

Jamaica Savings Bank, report of.....	268
Long Island Bond and Mortgage Guarantee Company, report of.....	631
Queens County Trust Company, reports of.....	500

**JAMESTOWN:**

Union Trust Company of Jamestown, reports of.....	534
---	-----

**KINGSTON:**

Kingston Savings Bank, report of.....	298
Rondout Savings Bank, report of.....	302
Ulster County Savings Institution, report of.....	306

**LOCKPORT:**

Farmers and Mechanics' Savings Bank of the City of Lockport, report of .....	228
---	-----

**LONG ISLAND CITY:**

First Mortgage Guarantee Company, report of.....	621
Long Island City Savings Bank, report of.....	270

**MAMARONECK:**

Union Savings Bank of Westchester County, The, report of.....	324
---	-----

**MIDDLETOWN:**

Middletown Savings Bank, report of.....	250
Orange County Trust Company, reports of.....	490

**MINEOLA:**

Nassau County Trust Company, reports of.....	472
Nassau-Suffolk Bond and Mortgage Guarantee Company, report of..	645

**MOUNT VERNON:**

Eastchester Savings Bank, report of.....	310
Mount Vernon Safe Deposit Company, The, report of.....	584
Mount Vernon Trust Company, The, reports of.....	468
Westchester Provident Personal Loan Company, report of.....	663

**NEWBURGH:**

Columbus Trust Company, The, reports of.....	408
Newburgh Savings Bank, report of.....	252

**NEW PALTZ:**

New Paltz Savings Bank, report of.....	300
--	-----

**NEW ROCHELLE:**

Huguenot Trust Company of New Rochelle, reports of.....	448
New Rochelle Safe Deposit Company, report of.....	586
New Rochelle Trust Company, reports of.....	474
People's Bank for Savings of New Rochelle, report of.....	318

**NEW YORK:****Miscellaneous Corporations:**

Bankers Commercial Corporation, report of.....	619
Chattel Loan Society of New York, Inc., report of.....	656
City Personal Loan Company, Inc., report of.....	656
Equitable Securities Company, report of.....	613
Fidelity Personal Loan Company.....	657
Fourteenth Street Personal Loan Company.....	657
Gordon, David, personal loan broker, report of.....	667
Guaranteed Mortgage Company, report of.....	623
Guaranty Securities Corporation, report of.....	625
Guardian Personal Loan Company.....	658
Hudson Mortgage Company, report of.....	629
Investment Securities Company, report of.....	615
Morris Plan Company of New York, report of.....	637
Mortgage-Bond Company of New York, The, report of.....	643
New York Investors' Corporation, report of.....	647
St. Bartholomew's Loan Association, report of.....	661
S. W. Straus & Co., Incorporated, report of.....	649

**Safe Deposit Companies:**

Astor Safe Deposit Company, report of.....	554
Atlantic Safe Deposit Company, report of.....	555
Bankers' Safe Deposit Company, The, report of.....	556
Broadway Safe Deposit Company, report of.....	557
Bronx Safe Deposit Company, The, report of.....	558
Colonial Bank Safe Deposit Company, report of.....	562
Commercial Safe Deposit Company, The, report of.....	563
Corn Exchange Safe Deposit Company, report of.....	564
Empire City Safe Deposit Company, report of.....	566
Empire Safe Deposit Company, report of.....	567
Equitable Safe Deposit Company of New York, The, report of..	568
Farmers' Safe Deposit Company, The, report of.....	569
Fifth Avenue Safe Deposit Company, The, report of.....	570
Garfield Safe Deposit Company, The, report of.....	572
Greenwich Safe Deposit Company, report of.....	573
Guaranty Safe Deposit Company, report of.....	574
Hanover Safe Deposit Company, The, report of.....	575
Hudson Safe Deposit Company, report of.....	576
Knickerbocker Safe Deposit Company, report of.....	577
Lincoln Safe Deposit Company, The, report of.....	578
Madison Safe Deposit Company, report of.....	580
Mercantile Safe Deposit Company, The, report of.....	581
Metropolitan Safe Deposit Company, report of.....	582
New Maiden Lane Safe Deposit Company, report of.....	585

## NEW YORK — Continued:

Safe Deposit Companies — *Continued*:

New York Produce Exchange Safe Deposit and Storage Company, The, report of.....	587
New York Stock Exchange Safe Deposit Company, report of....	588
Safe Deposit Company of New York, The, report of.....	592
Standard Safe Deposit Company, The, report of.....	596
State Safe Deposit Company, report of.....	597
Thirty-fourth Street Safe Deposit Company, The, report of....	598
Union Trust Safe Deposit Company, report of.....	599
United States Safe Deposit Company, report of.....	600
Woolworth Building Safe Deposit Company.....	601

## Savings Banks:

American Savings Bank, report of.....	172
Bank for Savings in the City of New York, The, report of.....	174
Bowery Savings Bank, The, report of.....	176
Broadway Savings Institution, report of.....	178
Bronx Savings Bank, The, report of.....	66
Citizens' Savings Bank, report of.....	180
Commonwealth Savings Bank of New York City.....	182
Dollar Savings Bank, report of.....	68
Dry Dock Savings Institution, report of.....	184
East River Savings Institution, The, report of.....	186
Emigrant Industrial Savings Bank, report of.....	188
Empire City Savings Bank, report of.....	190
Excelsior Savings Bank, report of.....	192
Franklin Savings Bank, report of.....	194
German Savings Bank in the City of New York, report of.....	196
Greenwich Savings Bank, The, report of.....	198
Harlem Savings Bank, report of.....	200
Irving Savings Institution, The, report of.....	202
Italian Savings Bank of the City of New York, report of.....	204
Maiden Lane Savings Bank, report of.....	206
Manhattan Savings Institution, The, report of.....	208
Metropolitan Savings Bank, report of.....	210
New York Savings Bank, report of.....	212
North River Savings Bank, report of.....	214
North Side Savings Bank, report of.....	70
Seamen's Bank for Savings in the City of New York, report of..	216
Union Dime Savings Bank, The, report of.....	218
Union Square Savings Bank, report of.....	220
United States Savings Bank of the City of New York, report of.	222
Universal Savings Bank, The, report of.....	224
West Side Savings Bank, report of.....	226

## Trust Companies:

Astor Trust Company, reports of.....	374
Bankers' Trust Company, reports of.....	380
Broadway Trust Company, reports of.....	382
Central Trust Company of New York, reports of.....	390
Columbia Trust Company, reports of.....	406
Commercial Trust Company, The, reports of.....	410

**NEW YORK — Continued:**

**Trust Companies — Continued:**

Empire Trust Company, reports of.....	416
Equitable Trust Company of New York, The, reports of.....	418
Farmers' Loan and Trust Company, reports of.....	422
Fidelity Trust Company, reports of.....	426
Fulton Trust Company of New York, reports of.....	434
Guaranty Trust Company of New York, reports of.....	440
Hudson Trust Company, reports of.....	446
Lawyers' Title and Trust Company, reports of.....	454
Lincoln Trust Company, reports of.....	456
Metropolitan Trust Company of the City of New York, reports of.....	464
New York Life Insurance and Trust Company, reports of.....	476
New York Trust Company, reports of.....	478
Title Guarantee and Trust Company, reports of.....	522
Transatlantic Trust Company, reports of.....	524
Union Trust Company of New York, reports of.....	536
United States Mortgage and Trust Company, reports of.....	540
United States Trust Company of New York, reports of.....	542

**NIAGARA FALLS:**

Niagara County Savings Bank, report of.....	230
Niagara Falls Trust Company, reports of.....	480
Power City Safe Deposit Corporation, report of.....	590

**NORTHPORT:**

Northport Trust Company, reports of.....	484
--	-----

**NYACK:**

Rockland County Trust Company, reports of.....	504
Rockland County Safe Deposit Company, report of.....	591

**OGDENSBURG:**

St. Lawrence County Savings Bank, report of.....	280
St. Lawrence Trust Company, reports of.....	508

**OLEAN:**

Olean Trust Company, reports of.....	486
--------------------------------------	-----

**ONEIDA:**

Oneida Savings Bank, report of.....	158
Madison County Trust and Deposit Company, reports of.....	460

**OSSINING:**

Bank for Savings of Ossining, The, report of.....	308
Central Safe Deposit Company of Ossining, N. Y., report of.....	560
Ossining Safe Deposit Company, report of.....	589

**OSWEGO:**

Oswego City Savings Bank, report of.....	260
Oswego County Savings Bank, report of.....	262

**PATCHOGUE:**

- Citizens' Trust Company of Patchogue, The, reports of..... 398  
 Union Savings Bank of Patchogue, The, report of..... 292

**PAWLING:**

- Pawling Savings Bank, report of..... 92

**PEEKSKILL:**

- Peekskill Savings Bank, report of..... 316

**PORT CHESTER:**

- Kavovitz, Abe H., & Lillia, personal loan brokers, report of..... 667  
 Mutual Trust Company of Westchester County, reports of..... 470  
 Port Chester Savings Bank, The, report of..... 322

**POUGHKEEPSIE:**

- Poughkeepsie Savings Bank, The, report of..... 94  
 Poughkeepsie Trust Company, reports of..... 496

**RHINEBECK:**

- Rhinebeck Savings Bank, report of..... 96

**RIVERHEAD:**

- Riverhead Savings Bank, report of..... 286  
 Suffolk County Trust Company, The, reports of..... 518

**ROCHESTER:****Personal Loan Companies:**

- Provident Loan Society of Rochester, report of..... 660

**Savings Banks:**

- East Side Savings Bank of Rochester, The, report of..... 160  
 Mechanics' Savings Bank, Rochester, report of..... 162  
 Monroe County Savings Bank, report of..... 164  
 Rochester Savings Bank, report of..... 166

**Trust Companies:**

- Fidelity Trust Company of Rochester, The, reports of..... 428  
 Genesee Valley Trust Company, reports of..... 436  
 Rochester Trust and Safe Deposit Company, reports of..... 502  
 Security Trust Company of Rochester, reports of..... 514  
 Union Trust Company of Rochester, reports of..... 538

**ROME:**

- Oneida County Savings Bank, The, report of..... 232  
 Rome Savings Bank, The, report of..... 234  
 Rome Trust Company, reports of..... 506

**ROSLYN:**

- Roslyn Savings Bank of Roslyn, report of..... 170

**SAG HARBOR:**

- Sag Harbor Savings Bank, report of..... 288

**SALAMANCA:**

- Salamanca Trust Company, reports of..... 510

**SARATOGA SPRINGS:**

Adirondack Trust Company, The, reports of..... 370

**SAUGERTIES:**

Saugerties Savings Bank, report of..... 304

**SCHENECTADY:**

Citizens' Trust Company of Schenectady, N. Y., The, reports of..... 400

Morris Plan Company of Schenectady..... 639

Schenectady Savings Bank, report of..... 282

Schenectady Trust Company, reports of..... 512

**SENECA FALLS:**

Seneca Falls Savings Bank, The, report of..... 284

**SKANEATELES:**

Skaneateles Savings Bank, report of..... 240

**SOUTHOLD:**

Southold Savings Bank, The, report of..... 290

**STAPLETON:**

Staten Island Savings Bank, report of..... 278

**SYRACUSE:**

Central City Trust Company, reports of..... 388

Morris Plan Company of Syracuse, The ..... 641

Onondaga County Savings Bank, report of..... 238

Onondaga Provident Loan Association, Inc., report of..... 659

Personal Loan Association of Onondaga County, Inc., report of..... 659

Syracuse Loan Company, report of..... 662

Syracuse Savings Bank, report of..... 242

Syracuse Trust Company, The, reports of..... 520

Trust and Deposit Company of Onondaga, reports of..... 528

Union Loan Company, report of..... 662

**TARRYTOWN:**

Westchester County Savings Bank, report of..... 326

**TONAWANDA:**

First Trust Company of Tonawanda, The, reports of..... 430

**TROY:**

Security Safe Deposit Company of Troy, report of..... 595

Security Trust Company of Troy, The, reports of..... 516

Troy Savings Bank, report of..... 274

Troy Trust Company, The, reports of..... 526

**UTICA:**

Citizens' Trust Company of Utica, N. Y., reports of..... 402

Oneida County Trust Company, reports of..... 488

Savings Bank of Utica, The, report of..... 236

Utica Provident Loan Association, report of..... 662

Utica Trust and Deposit Company, reports of..... 544

**WALDEN:**

Walden Savings Bank, report of..... 254

**WAPPINGERS FALLS:**

Wappinger Savings Bank, report of..... 98

**WARSAW:**

Trust Company of Wyoming County, reports of..... 536

**WARWICK:**

Warwick Savings Bank, The, report of..... 256

**WATERTOWN:**

Jefferson County Savings Bank, report of..... 110

Northern New York Trust Company, The, reports of..... 482

Watertown Savings Bank, report of..... 112

**WEST NEW BRIGHTON:**

Richmond County Savings Bank, report of..... 276

**WHITE PLAINS:**

County Safe Deposit Company, reports of..... 565

County Trust Company, The, reports of..... 414

Home Savings Bank, The, report of..... 314

**YONKERS:**

People's Savings Bank of the Town of Yonkers, report of..... 320

Westchester Trust Company, reports of..... 546

Yonkers Personal Loan Company, report of..... 663

Yonkers Savings Bank, report of..... 328

Yonkers Trust Company, The, reports of..... 548

## General Index

### A

Acceptances .....	16
Adirondack Trust Company, The, Saratoga Springs, reports of.....	370
Afro-American Investment and Building Company.....	40
Aggregate resources and liabilities of safe deposit companies.....	34, 604-609
Aggregate resources and liabilities of savings banks.....	11, 12, 332-363
Aggregate resources and liabilities of trust companies.....	9, 10, 549-550
Albany City Savings Institution, report of.....	48
Albany County Savings Bank, report of.....	50
Albany Exchange Savings Bank, report of.....	52
Albany Safe Deposit and Storage Company, The, report of.....	553
Albany Savings Bank, report of.....	54
Albany Trust Company, The, reports of.....	372
American Credit Company, Buffalo, report of.....	655
American Savings Bank of Buffalo, report of.....	100
American Savings Bank, New York, report of.....	172
Amsterdam Savings Bank, report of.....	168
Annual statement of savings banks.....	346-363
Appendix .....	45-667
Astor Safe Deposit Company, New York, report of.....	554
Astor Trust Company, New York, reports of.....	374
Atlantic Safe Deposit Company, New York, report of.....	555
Attorney-General, important ruling by.....	13, 14
Auburn Savings Bank, report of.....	76
Auburn Trust Company, reports of.....	376

### B

Bankers' Safe Deposit Company, New York, report of.....	556
Bankers' Trust Company of Buffalo.....	25
reports of.....	378
Bankers' Trust Company, New York, reports of.....	380
Bank for Savings in the City of New York, The, report of.....	174
Bank for Savings of Ossining, The, report of.....	308
Bank of Cape Vincent.....	40, 41
Bank of Wayne.....	40, 42
Banks closed, savings.....	29, 30, 39, 40, 42
Bankers' Commercial Corporation, New York.....	28
report of.....	619
Bay Ridge Savings Bank, Brooklyn, report of.....	114
Binghamton Savings Bank, report of.....	72
Binghamton Trust Company.....	37, 39
Birkbeck Investment Savings and Loan Company of America.....	43
Borough Bank.....	40, 41, 42
Bowery Savings Bank, The, report of.....	176



Brevoort Savings Bank, Brooklyn, report of.....	116
Broadway Safe Deposit Company, New York, report of.....	557
Broadway Savings Institution, New York, report of.....	178
Broadway Trust Company, New York, reports of.....	382
Bronx Safe Deposit Company, New York, report of.....	558
Bronx Savings Bank, The, New York, report of.....	66
Brooklyn City Safe Deposit Company, report of.....	559
Brooklyn Savings Bank, report of.....	118
Brooklyn Trust Company, reports of.....	384
Buffalo Savings Bank, report of.....	102
Buffalo Security Company, Buffalo, report of.....	655
Buffalo Trust Company.....	25
reports of.....	386
Bushwick Savings Bank, The, Brooklyn, report of.....	120

## C

Capital of safe deposit companies.....	33
Capital and surplus of trust companies.....	31, 32
Capital, increase of, investment companies.....	29
Capital, increase of, personal loan companies.....	28
Capital, increase of, safe deposit company.....	27
Capital, increase of, trust companies.....	25
Capital, reduction of, safe deposit company.....	27
Carnegie Safe Deposit Company, New York.....	40, 41
Carnegie Trust Company.....	36, 37, 40, 42
Catskill Savings Bank, report of.....	108
Cayuga County Savings Bank, Auburn, report of.....	78
Cayuga Loan Company, Auburn, report of.....	655
Central City Trust Company, Syracuse, report of.....	388
Central Safe Deposit Company, Ossining, report of.....	560
Central Trust Company of New York.....	25
reports of.....	390
Change of name of personal loan company.....	28
Change of name of trust companies.....	25
Chattel Loan Society of New York, Inc., report of.....	656
Chemung Canal Trust Company, Elmira, reports of.....	392
Chenango Valley Savings Bank, Binghamton, report of.....	74
Citizens' Commercial Trust Company, Buffalo.....	24, 25, 26
reports of.....	394
Citizens' Savings Bank, New York, report of.....	180
Citizens' Trust Company of Fredonia, reports of.....	396
Citizens' Trust Company of Patchogue, The.....	24
report of.....	398
Citizens' Trust Company of Schenectady, N. Y., The, reports of.....	400
Citizens' Trust Company of Utica, N. Y., reports of.....	402
City Personal Loan Company, Inc., New York.....	27
report of.....	656
City Safe Deposit Company of Albany, N. Y., report of.....	561
City Savings Bank of Brooklyn, The, report of.....	122
City Trust Company, Buffalo.....	25
reports of.....	404

Closed savings banks.....	29, 30, 39, 40,	42
Cohoes Savings Institution, report of.....		56
College Point Savings Bank, report of.....		266
Colonial Bank Safe Deposit Company, report of.....		562
Columbia Trust Company, New York.....		25
reports of.....		406
Columbus Trust Company, The, Newburgh, reports of.....		408
Commercial Safe Deposit Company, The, New York, report of.....		563
Commercial Trust Company, The, New York, reports of....		410
Commonwealth Savings Bank of New York, report of.....		182
Commonwealth Trust Company, Buffalo.....		25
Comparative table of safe deposit companies.....		34
Comparative table — savings banks.....	12, 364,	365
Comparative table — trust companies.....		9
Conclusion .....	43,	44
Corn Exchange Safe Deposit Company, report of.....		564
Cornwall Savings Bank, The, report of.....		246
Cortland Savings Bank, report of.....		84
Cortland Trust Company.....		24
reports of.....		412
County Safe Deposit Company, report of.....		565
County Trust Company, The, White Plains. reports of.....		414

## D

Deposits in savings banks, increase of.....	10,	12
Deutsch Bros.....	41,	42
Dime Savings Bank of Brooklyn, The, report of.....		124
Dime Savings Bank of Williamsburgh, The, Brooklyn, report of.....		126
Dividends in failed institutions.....	29, 30, 39—	43
Dividends unclaimed.....	29,	30
Dollar Savings Bank, New York, report of.....		68
Dry Dock Savings Institution, New York, report of.....		184

## E

East Brooklyn Savings Bank, Brooklyn, report of.....		128
Eastchester Savings Bank, Mount Vernon, report of.....		310
Eastern District Savings Bank of the City of Brooklyn, report of.....		130
East New York Savings Bank, Brooklyn, report of.....		132
East River Savings Institution, The, New York, report of.....		186
East Side Savings Bank of Rochester, The, report of.....		160
Ellenville Savings Bank, report of.....		296
Elmira Savings Bank, The, report of.....		80
Emigrant Industrial Savings Bank, New York, report of.....		188
Empire City Personal Loan Co., The, Elmhurst, report of.....		657
Empire City Safe Deposit Company, New York, report of.....		566
Empire City Savings Bank, New York, report of.....		190
Empire Safe Deposit Company, report of.....		567
Empire Savings and Loan Association.....		40
Empire Trust Company, New York, reports of.....		416

Encouraging thrift.....	14-16
Equitable Personal Loan Company.....	28
Equitable Safe Deposit Company of New York, The, report of.....	568
Equitable Securities Company, New York, report of.....	613
Equitable Trust Company of New York, The, reports of.....	418
Erie County Savings Bank, Buffalo, report of.....	104
Erie County Trust Company, East Aurora.....	24
reports of.....	420
European-American Bank.....	40
Excelsior Savings Bank, New York, report of.....	192
Excelsior Building and Loan Association.....	40

## F

Farmers and Mechanics' Savings Bank of the City of Lockport, report of.....	228
Farmers' Loan and Trust Company, New York, reports of.....	422
Farmers Safe Deposit Company, The, New York, report of.....	569
Fidelity Personal Loan Company, New York.....	27
report of.....	657
Fidelity Trust Company of Buffalo, The, reports of.....	424
Fidelity Trust Company, New York, reports of.....	426
Fidelity Trust Company of Rochester, The, reports of.....	428
Fifth Avenue Safe Deposit Company, The, New York, report of.....	570
First Mortgage Guarantee Company, report of.....	621
First Trust Company of Tonawanda, The.....	24
reports of.....	430
Fishkill Savings Institute, report of.....	86
Flatbush Savings Bank, Brooklyn.....	24
report of.....	134
Fourteenth Street Personal Loan Company, New York.....	28
report of.....	657
Franklin Safe Deposit Company, Brooklyn, report of.....	571
Franklin Savings Bank, New York, report of.....	194
Franklin Trust Company, Brooklyn.....	25, 26
reports of.....	432
Fulton Savings Bank, report of.....	258
Fulton Trust Company of New York, reports of.....	434

## G

Garfield Safe Deposit Company, New York, report of.....	572
General banking situation.....	5
Genesee Valley Trust Company, Rochester.....	25
reports of.....	436
Geneva Savings Bank, report of.....	244
Germania Savings Bank of Kings County, Brooklyn, report of.....	138
German Savings Bank of Brooklyn, report of.....	138
German Savings Bank in the City of New York, report of.....	196
Glens Falls Trust Company, reports of.....	438
Gordon, David, personal loan broker, report of.....	667
Goshen Savings Bank, report of.....	248
Greater New York Savings Bank, The, Brooklyn, report of.....	140
Greenburgh Savings Bank, The, Dobbs Ferry, report of.....	212

Greenpoint Polish Cooperative Saving and Loan Association.....	41, 43
Green Point Savings Bank, The, Brooklyn, report of.....	142
Greenwich Safe Deposit Company, report of.....	573
Greenwich Savings Bank, The, New York, report of.....	198
Guaranteed Mortgage Company of New York, report of.....	623
Guaranty Safe Deposit Company.....	26, 27
report of.....	574
Guaranty Securities Corporation, New York.....	28, 29
report of.....	625
Guaranty Trust Company of New York.....	25, 26
reports of.....	440
Guardian Personal Loan Company.....	28
report of.....	658

## H

Hamburg Savings Bank, Brooklyn, report of.....	144
Hamilton Trust Company, Brooklyn, reports of.....	442
Hanover Safe Deposit Company, New York, report of.....	575
Harbor and Suburban Building and Savings Association.....	42, 43
Harlem Savings Bank, New York, report of.....	200
Home Credit Company, The, Buffalo, report of.....	658
Home Mortgage Investment Company of New York, Brooklyn, report of..	627
Home Savings Bank of the City of Albany, report of.....	58
Home Savings Bank, Brooklyn, report of.....	146
Home Savings Bank, The, White Plains, report of.....	314
Hudson City Savings Institutions, report of.....	82
Hudson Mortgage Company, New York, report of.....	629
Hudson River Trust Company, reports of.....	444
Hudson Safe Deposit Company, report of.....	576
Hudson Trust Company, New York, reports of.....	446
Huguenot Trust Company of New Rochelle, reports of.....	448
Hypothecation of assets.....	16

## I

Increases of capital of investment companies.....	29
Increase of capital of personal loan company.....	28
Increase of capital of safe deposit company.....	27
Increases of capital of trust companies.....	25
Increase in resources of savings banks.....	10, 12
Industrial Saving and Loan Company.....	40, 42
Institutions under the Supervision of the Banking Department.....	17, 18
Interborough Personal Loan Company, Brooklyn.....	27
report of.....	659
Investment companies.....	16, 17, 28, 29
reports of.....	615-652
Investment company branches.....	29
Investment company merger.....	29
Investment companies, new.....	28
Investment Securities Company, New York, report of.....	615
Irving Savings Institution, The, New York, report of.....	202

Italian Savings Bank of the City of New York, report of.....	204
Ithaca Savings Bank, report of.....	294
Ithaca Trust Company, reports of.....	450

## J

Jamaica Savings Bank, report of.....	268
Jefferson County Savings Bank, Watertown, report of.....	110

## K

Kass, A. L.....	41, 42
Kavovitz, Abe H. & Lillia, Port Chester.....	27
report of.....	667
Kings County Savings Institution, The, Brooklyn, report of.....	148
Kings County Trust Company, Brooklyn, reports of.....	452
Kingston Savings Bank, report of.....	298
Kingston Trust Company.....	26
Knickerbocker Safe Deposit Company, New York, report of.....	577
Knickerbocker Savings and Loan Company.....	40
Kobre's Bank, Max.....	41, 42

## L

Lafayette Trust Company, Brooklyn.....	37, 38, 39
Lawyers' Title and Trust Company, New York, reports of.....	454
Lincoln Safe Deposit Company, The, New York, report of.....	578
Lincoln Trust Company, New York, reports of.....	456
Liquidation of closed institutions.....	36-43
Livingston County Trust Company, Genesee, reports of.....	458
Long Island Bond and Mortgage Guarantee Company, Jamaica, report of.	631
Long Island City Savings Bank, report of.....	270
Long Island Safe Deposit Company, Brooklyn, reports of.....	579
Lunghino, S. and Sons.....	18-21

## M

Madison Safe Deposit Company, New York, report of.....	580
Madison County Trust and Deposit Company, Oneida.....	25
reports of.....	460
Maiden Lane Savings Bank, New York, report of.....	206
Mandel, Adolf.....	41
Manhattan Savings Institution, The, New York, report of.....	203
Manufacturers' Trust Company, Brooklyn, reports of.....	462
Matteawan Savings Bank, Beacon, report of.....	88
Mechanics and Farmers' Savings Bank, The, Albany, report of.....	60
Mechanics Savings Bank, Cohoes, report of.....	62
Mechanics' Savings Bank, The, Beacon, report of.....	90
Mechanics' Savings Bank, Rochester, report of.....	162
Mercantile Safe Deposit Company, The, New York.....	27
report of.....	581
Metropolitan Safe Deposit Company, New York, report of.....	582
Metropolitan Savings Bank, New York, report of.....	210
Metropolitan Trust Company of the City of New York, reports of.....	464
Middletown Savings Bank, report of.....	250
Monroe County Savings Bank, Rochester, report of.....	164

Montgomery County Trust Company, Amsterdam, reports of.....	466
Morris Plan Company of Albany, report of.....	633
Morris Plan Company of Buffalo.....	28
report of.....	635
Morris Plan Company of New York, The.....	29
report of.....	637
Morris Plan Company of Schenectady, The.....	28
report of.....	639
Morris Plan Company of Syracuse, The.....	28
report of.....	641
Mortgage-Bond Company of New York, The, report of.....	643
Mount Vernon Safe Deposit Company, The, report of.....	584
Mount Vernon Trust Company, The, reports of.....	468
Mutual Trust Company of Westchester County, Port Chester, reports of..	470

N

Name, change of, trust companies.....	25
Nassau County Trust Company, Mineola, reports of.....	472
Nassau-Suffolk Bond and Mortgage Guarantee Company.....	645
National Savings Bank of the City of Albany, The, report of.....	64
Newburgh Savings Bank, report of.....	252
New investment companies.....	28
Newmark-Dwinsker Cooperative Saving and Loan Association.....	40
New Maiden Lane Safe Deposit Company, report of.....	585
New Paltz Savings Bank, report of.....	300
New personal loan brokers.....	27
New personal loan companies.....	27
New Rochelle Safe Deposit Company, New Rochelle, report of.....	586
New Rochelle Trust Company, reports of.....	474
New safe deposit companies.....	26
New safe deposit company branches.....	26
New savings bank.....	24
New trust companies.....	24
New trust company branches.....	25
New York Investors' Corporation, New York, report of.....	647
New York Life Insurance and Trust Company, New York, reports of.....	476
New York Mortgage Company.....	39, 40
New York Mortgage and Security Company, New York.....	29
New York Produce Exchange Safe Deposit and Storage Company, report of .....	587
New York Savings Bank, report of.....	212
New York Stock Exchange Safe Deposit Company, report of.....	588
New York Trust Company, New York, reports of.....	478
Niagara County Savings Bank, Niagara Falls, report of.....	230
Niagara Falls Trust Company, reports of.....	480
Nineteenth Ward Cooperative Savings and Loan Association.....	43
Northern Bank of New York.....	40, 41
Northern New York Trust Company, The, Watertown, reports of.....	482
Northport Trust Company, reports of.....	484
North River Savings Bank, New York, report of.....	214
North Side Savings Bank, New York, report of.....	70

## O

Olean Trust Company, reports of.....	486
Oliner Bros.....	42
Oneida County Savings Bank, The, Rome, report of.....	232
Oneida County Trust Company, Utica.....	24
reports of.....	488
Oneida Savings Bank, report of.....	158
Onondaga County Savings Bank, Syracuse, report of.....	238
Onondaga Provident Loan Association, Inc., report of.....	659
Orange County Trust Company, Middletown, reports of.....	490
Ossining Safe Deposit Company, Ossining, report of.....	589
Oswego City Savings Bank, report of.....	260
Oswego County Savings Bank, Oswego, report of.....	262

## P

Pawling Savings Bank, report of.....	92
Peekskill Savings Bank, report of.....	316
People's Bank for Savings of New Rochelle, report of.....	318
People's Savings Bank of the Town of Yonkers, Yonkers, report of.....	320
People's Trust Company of Binghamton, The, reports of.....	492
People's Trust Company, The, Brooklyn, reports of.....	494
Personal loan companies and brokers.....	16, 27, 28
reports of.....	655-667
Personal Loan Association of Onondaga County, Inc., report of.....	659
Personal loan brokers, authorized.....	27
Personal loan broker, authorization revoked.....	28
Personal loan companies, authorized.....	27
Personal loan companies, authorization revoked.....	28
Popular Banking, Saving and Loan Association.....	43
Port Chester Savings Bank, The, report of.....	322
Position of State institutions in New York.....	5-7
Poughkeepsie Savings Bank, The, report of.....	94
Poughkeepsie Trust Company, reports of.....	496
Power City Safe Deposit Company, Niagara Falls.....	26
report of.....	590
Powers of Superintendent of Banks over defunct institutions.....	21-24
Powers of Superintendent of Banks upheld.....	18-21
Provident Loan Company of Buffalo, report of.....	660
Provident Loan Society of Rochester, N. Y.....	660
Prudential Savings Bank, Brooklyn, report of.....	150
Putnam County Savings Bank, Brewster, report of.....	264
Putnam County Trust Company, Brewster.....	24
report of.....	498

## Q

Queens County Savings Bank, The, Flushing, report of.....	272
Queens County Trust Company, Jamaica, reports of.....	500

## R

Rate per cent. of dividends declared, failed savings banks.....	30, 39, 40, 42
Reduction of capital of safe deposit company.....	27
Remedial Loan Society of Buffalo, Inc., report of.....	660

Reports of personal loan brokers.....	667
Reports of personal loan companies.....	655-663
Reports of safe deposit companies.....	553-601
Reports of savings banks.....	48-329
Reports of securities and investment companies.....	613-652
Reports of trust companies.....	370-548
Resources and liabilities of safe deposit companies.....	34, 604, 609
Resources and liabilities of savings banks.....	11, 12, 332-363
Resources and liabilities of trust companies.....	9, 10, 549-550
Resources of various classes of institutions.....	5-7
Rhinebeck Savings Bank, report of.....	96
Richmond County Savings Bank, West New Brighton, report of.....	276
Riverhead Savings Bank, report of.....	286
Rochester Savings Bank, report of.....	166
Rochester Trust and Safe Deposit Company, reports of.....	502
Rockland County Safe Deposit Company, report of.....	591
Rockland County Trust Company, Nyack, reports of.....	504
Rome Savings Bank, The, report of.....	234
Rome Trust Company, reports of.....	506
Rondout Savings Bank, Kingston, report of.....	302
Roslyn Savings Bank of Roslyn, report of.....	170

## S

Safe deposit companies, capital of.....	33
Safe deposit company branches, new.....	26
Safe deposit companies, new.....	26
Safe deposit companies, resources and liabilities of.....	34
Safe Deposit Company of New York, The, report of.....	592
Safe deposit companies, reports of.....	553-601
Sag Harbor Savings Bank, report of.....	288
St. Bartholomew's Loan Association, New York, report of.....	661
St. Lawrence County Savings Bank, Ogdensburg, report of.....	280
St. Lawrence Trust Company, Ogdensburg, reports of.....	508
Salamanca Trust Company, reports of.....	510
Saugerties Savings Bank, report of.....	304
Savings banks, condition of.....	10-12, 332-363
Savings banks, dividend rates.....	12
Savings bank, new .....	24
Savings banks, reports of.....	48-329
Savings Bank of Utica, The, report of.....	236
Schenectady Savings Bank, report of.....	282
Schenectady Trust Company, reports of.....	512
Schwenk, L. W.....	41
Sea Cliff Bank.....	40
Seamen's Bank for Savings in the City of New York, report of.....	216
Securities in custody of Superintendent.....	34, 35, 366-368
Securities companies, report of.....	613-616
Security Safe Deposit Company, Brooklyn, report of.....	593
Security Safe Deposit Company, Buffalo, report of.....	594
Security Safe Deposit Company, Troy, report of.....	595



Security Trust Company of Rochester, reports of.....	514
Security Trust Company of Troy, The, reports of.....	516
Semi-annual statements of savings banks.....	332-359
Seneca Falls Savings Bank, The, report of.....	284
Skaneateles Savings Bank, report of.....	240
South Brooklyn Savings Institution, The, Brooklyn, report of.....	152
Southold Savings Bank, The, report of.....	290
Standard Credit Company of Buffalo, report of.....	661
Standard Safe Deposit Company, New York, The, report of.....	596
State Bank of Pike.....	40
State Safe Deposit Company, New York, report of.....	597
Staten Island Savings Bank, Stapleton, report of.....	273
State Savings Bank of the City of New York.....	39, 40, 42
Statistics of savings banks.....	10-12, 364, 365
S. W. Straus & Co., Inc., New York.....	28
report of.....	649
Suffolk County Trust Company, The, Riverhead, reports of.....	518
Sumner Savings Bank, Brooklyn, report of.....	154
Syracuse Loan Company, report of.....	662
Syracuse Savings Bank, report of.....	242
Syracuse Trust Company, The, reports of.....	520

## T

## Tables:

aggregate resources and liabilities of safe deposit companies..	34, 604-609
aggregate resources and liabilities of savings banks.....	11, 12, 332-363
aggregate resources and liabilities of trust companies.....	9, 10, 549, 550
condition of savings banks, in aggregate, by counties, January 1, 1917 .....	360-363
names of failed savings banks whose receiverships have been closed.	29, 30
rate per cent. of dividends declared, unclaimed dividends deposited with Superintendent, and unclaimed dividends paid by him.....	29, 30
resources of savings banks, banks of deposit and discount, trust com- panies and safe deposit companies.....	35
Thirty-fourth Street Safe Deposit Company, The, New York, report of...	598
Thrift, The, Brooklyn, report of.....	651
Title Guarantee and Trust Company, New York, reports of.....	522
Transatlantic Trust Company, reports of.....	524
Troy Savings Bank, report of.....	274
Troy Trust Company, The, reports of.....	526
Trust and Deposit Company of Onondaga, Syracuse, reports of.....	528
Trust Company of Wyoming County, Warsaw, reports of.....	530
Trust companies, capital, surplus, and location of.....	31, 32
Trust company branches closed.....	26
Trust company branches, new.....	25
Trust companies, new.....	24
Trust company refused.....	26
Trust companies, resources and liabilities of.....	9, 10, 549-550
Trust companies, reports of.....	370, 548
Trust company, statistics .....	7-10

## U

Ulster County Savings Institution, Kingston, report of.....	306
Unclaimed dividends, failed savings banks, deposited with Superintendent,	29, 30
Unclaimed dividends, failed savings banks, paid by Superintendent .....	29, 30
Union Bank of Brooklyn.....	21-24, 40, 41
Union Dime Permanent Loan Association.....	43
Union Dime Savings Bank, The, New York, report of.....	218
Union Loan Company, Syracuse.....	662
Union Savings Bank of Patchogue, The, report of.....	292
Union Savings Bank of Westchester County, The Mamaroneck, report of.	324
Union Square Savings Bank, New York, report of.....	220
Union Trust Company of Albany, N. Y., The, report of.....	532
Union Trust Company of Jamestown, reports of.....	534
Union Trust Company of New York, reports of.....	536
Union Trust Company of Rochester, reports of.....	538
Union Trust Safe Deposit Company, New York, report of.....	599
United States Mortgage and Trust Company, New York, reports of.....	540
United States Safe Deposit Company, New York, report of.....	600
United States Savings Bank of the City of New York, report of.....	222
United States Trust Company of New York, reports of.....	542
Universal Savings Bank, The New York, report of.....	224
Universal Trust Company.....	40
Utica Provident Loan Association.....	662
Utica Trust and Deposit Company, reports of.....	544

## W

Walden Savings Bank, report of.....	254
Wappinger Savings Bank, Wappingers Falls, report of.....	98
Warwick Savings Bank, The, report of.....	256
Washington Savings Bank, New York.....	38, 40
Watertown Savings Bank, report of.....	112
Westchester County Savings Bank, Tarrytown, report of.....	326
Westchester Provident Personal Loan Company, Mount Vernon.....	27
report of .....	663
Westchester Trust Company, Yonkers, reports of.....	546
Western Savings Bank, The, Buffalo, report of.....	106
West Side Savings Bank, New York, report of.....	226
Williamsburgh Cooperative Savings and Loan Association.....	43
Williamsburgh Savings Bank, The, Brooklyn, report of.....	156
Woodhaven Bank .....	40
Woolworth Building Safe Deposit Company, report of.....	601
Workers Trust Company, Johnson City.....	24

## Y

Yonkers Personal Loan Company.....	27
report of .....	663
Yonkers Savings Bank, report of.....	328
Yonkers Trust Company, The.....	24
reports of .....	548







# STATE OF NEW YORK

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No. 46

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## IN SENATE

MARCH 26, 1917

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Form 42

**Capital Stock Report for the Year Ending October 31, 1915, of the ROCKAWAY PACIFIC CO., 165 Broadway, New York, N. Y.**

**Report due November 15th; Tax payable on or before January 15th**

(Duplicate copy should be kept for *your files*. All annexed statements must be sworn to thereon.)

(COPY)

6-16-16-5000 (26-18031)  
42 C. T.

(Received Nov. 9, 1915, State  
Tax Department, Corporation  
Tax Bureau.)

**When Completed Mail to State Tax Department, Albany, N. Y.**

As Vice-President of the Rockaway Pacific Corporation I make the following report of such Company for the year ending October 31, 1915, pursuant to the provisions of Section 182, Chapter 60 of Consolidated Laws:

- (1) The last preceding report made by this Company to the Comptroller of the State of New York under the provisions of the above acts was for the year ending October 31, 1914.
- (2) Organized November 24, 1913, under the laws of Delaware.
- (3) This Company began business in the State of New York on:  
The Company has done no business in New York. See "Remarks," post, p. 4.
- (4) Authorized capital stock of Company, \$25,000.

**NOTE.**—Corporations paying six or more than six per centum on their entire issued capital stock need not appraise their capital stock; all others must appraise.

- (5) Number of shares of stock *authorized*: Common, 250; preferred, none.
- (6) Number of shares of stock *issued*: Common, 250; preferred, none.
- (7) *Par value* of each share: Common, \$100; preferred, ———.
- (8) Amount paid into Treasury of Company on each share: Common, \$100; preferred, ———.
- (9) Amount of Capital stock issued for cash or property except as in (10), \$25,000.
- (10) Amount of Capital stock issued for good will, copyrights, brands, patents, trademarks, formulae, services, etc., other than cash or property as in (9), none.
- (11) 

{

Dividends made or declared during  
year ending October 31, 1915

Amount of common stock on which dividends were declared, none.
- (12) 

{

Dividends made or declared during  
year ending October 31, 1915

Amount and date of each dividend on common stock:  
No dividend has been declared or paid.
- (13) 

{

Dividends made or declared during  
year ending October 31, 1915

Rate per cent per annum of dividends on common stock, ———.
- (14) 

{

Dividends made or declared during  
year ending October 31, 1915

Amount of preferred stock on which dividends were declared, ———.
- (15) 

{

Dividends made or declared during  
year ending October 31, 1915

Amount and date of each dividend on preferred stock, ———.
- (16) 

{

Dividends made or declared during  
year ending October 31, 1915

Rate per cent per annum of dividends on preferred stock, ———.
- (17) Nature of business in State of New York and how transacted? None. See "Remarks," post, p. 4.
- (18) (a) Place, street and number where such business is conducted? ———.
- (b) Where will mail reach the Company? Room 2506, 165 Broadway, New York City.
- (19) Where is your "principal office," as shown by your articles of incorporation, located? Wilmington, Delaware.
- (20) On what amount, other than real estate, was the corporation last assessed at the place where its "principal office" was located? None. Pays annual franchise tax of \$5 to State of Delaware.
- (21) Give the exact location where this corporation maintained any store, warehouse or factory outside the State of New York, none.
- (22) Highest bona fide price at which stock sold during the year ending October 31, 1915: Preferred, ———; common, no sales.
- (23) Lowest bona fide price at which stock sold during year ending October 31, 1915: Preferred, ———; common, no sales.

**Both Foreign and Domestic corporations must answer paragraphs 24-37 inclusive. Any property indicated in section 1 of this report must not be included below.**

### **IN NEW YORK STATE**

(In stating location, city or village or town must be given, with street and number.)

- (24) Average value of stock in trade carried during the year ending October 31, 1915, none.
- (25) Average monthly bank and cash balance employed during the year ending October 31, 1915, none.
- (26)† Average value of bills and accounts receivable during the year ending October 31, 1915, none.
- (27)\* Average cash value of shares of stocks of other corporations doing business in the State of New York and owned by this Company during the year ending October 31, 1915, none.
- (28) Average value of bonds, loans on call and other financial securities held, used or employed in New York during the year ending October 31, 1915, none.
- (29) Average value of all personal property other than heretofore mentioned during the year ending October 31, 1915, \$15.00.
- (30) Average gross actual value of real estate located in the State of New York and owned by this Company during the year ending October 31, 1915, \$524,000.00.
- (30a) Assessed value of above real estate, \$520,000.00.

Location, Rockaway Point, Queens County, Long Island.

Total of assets above enumerated located in the State of New York during the year ending October 31, 1915, \$524,015.00.

### **OUTSIDE NEW YORK STATE**

(In stating location, city or village or town must be given, with street and number.)

- (31) Average value of stock in trade carried during the year ending October 31, 1915, none.
- (32) Average monthly bank and cash balance employed during the year ending October 31, 1915, none.

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† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

\* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.



- (33)† Average value of bills and accounts receivable during the year ending October 31, 1915, none.
- (34)\* Average cash value of shares of stocks of other corporations owned by this corporation where such corporations are doing business wholly without the State of New York, none.
- (35) Average value of bonds, loans on call and other financial securities held, used or employed outside the State of New York during the year ending October 31, 1915, none.
- (36) Average value of personal property, other than heretofore mentioned during the year ending October 31, 1915, none.
- (37) Average gross actual value of real estate located outside the State of New York and owned by this Company during the year ending October 31, 1915, and where situated, none.
- (37a) Assessed value of above real estate, \$——.
- Total of assets above enumerated located outside the State of New York during the year ending October 31, 1915, none.
- (38) Average Liabilities:
- Bonds not secured by mortgage, average, none.
  - Mortgages, average, none.
  - Bills payable, average, \$489,000.00.
  - Accounts payable, average, none.
  - Other liabilities, not including capital stock, average, \$51,675.11.
  - Total average liabilities, \$540,675.11.
- (39) Percentage of assets of the Company employed in the State of New York during the year ending October 31, 1915, employed in manufacturing and in the sale of the product of such manufacture, none.
- (40) Are goods handled by you manufactured for you by others or bought for sale? None handled.
- (41) Do you operate a factory? No. If so, where? ——.

### REMARKS

In 1901 all of the real property now owned by said Rockaway Pacific Corporation and situated at Rockaway Point, Long Island, was conveyed to Andrew K. Van Deventer individually, but was actually held by him as trustee for the Central Pacific Railway

---

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

\* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

*People ex rel. Ft. George Realty Co. v. Miller*, 179 N. Y. 49; *People ex rel. Niagara Hydraulic Co. v. Roberts*, 30 App. Div. 180, affirmed on opinion below 157 N. Y. 676; *People ex rel. Singer Mfg. Co. v. Wemple*, 150 N. Y. 46.

**J. Kruttschnitt, *President*; Angus D. McDonald, *Vice-President*;  
Hugh Neil, *Secretary*; Andrew K. Van Deventer, *Treasurer*.**

In witness whereof, I have set my hand this                  day of  
   , 1915.

**Vice-President.**

(Official title.)

STATE OF NEW YORK, }  
COUNTY OF NEW YORK. } ss.:

On this eighth day of November, A. D., 1915, personally appeared before me, a Notary Public in and for the County of New York, A. D. McDonald, Vice-President, of the above named Company, who, being duly sworn according to law, did depose and say that the foregoing report is just, true and correct and that it includes all dividends of any description declared by said Company during the year ending October 31, 1915, and that he has, according to his best knowledge and belief, appraised the Capital Stock of the Company as provided by statute, at not less than the average price at which it sold and not less than the difference between its assets and liabilities, exclusive of capital stock.

A. D. McDONALD.

Sworn to before me the day and year aforesaid.

(Seal) WM. E. LAPLANTE,  
*Notary Public.*





# STATE OF NEW YORK

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No. 47

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## IN SENATE

MARCH 26, 1917

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Form 42

### Capital Stock Report for Year Ending October 31, 1916, of the ROCKAWAY PACIFIC CORPORATION, 165 Broadway, New York, N. Y.

Report Due November 15th

(Duplicate copy should be kept for your files. All annexed statements must be sworn to thereon.)

#### PENALTY NOTICE

Every corporation, association, joint-stock company, person or partnership failing to make the annual report required by this article, or failing to make any special report required by the commission, within any reasonable time to be specified by the commission, shall forfeit to the people of the state the sum of one hundred dollars for every such failure, and the additional sum of ten dollars for each day that such failure continues. (Tax Law, section 197.)

(COPY)

4-27-16-130,000 (26-16299)  
42 C. T.

(Received Nov. 11, 1916, State Tax  
Department, Corporation Tax  
Bureau.)

**This Report is Not to be made before October 31, 1916. When completed Mail to State Tax Department, Albany, N. Y., to arrive not later than November 15, 1916.**

(See Penalty Notice)

As Vice-President of the Rockaway Pacific Corporation I make the following report of such Company for the year ending October 31, 1916, pursuant to the provisions of Section 192, Chapter 60 of Consolidated Laws:

- (1) The last preceding report made by this Company to the State of New York under the provisions of the above acts was for the year ending October 31, 1915.
- (2) Organized November 24, 1913, under the laws of Delaware.

- (3) This Company began business in the State of New York on:  
The company has done no business in New York. See  
"Remarks," post, p. 5.
- (4) Authorized capital stock of Company, \$25,000.
- (5) Number of shares of stock *authorized*: Common, 250; preferred, none.
- (6) Number of shares of stock *issued*: Common, 250; preferred, none.
- (7) *Par value* of each share: Common, \$100; preferred, ———.
- (8) Amount paid into Treasury of Company on each share:  
Common, \$100; preferred, ———.
- (9) Amount of Capital stock issued for cash or property except as  
in (10), \$25,000.
- (10) Amount of Capital stock issued for good will, copyrights,  
brands, patents, trademarks, formulae, services, etc., other  
than cash or property as in (9), none.
- (11) Dividends made or declared during year  
ending October 31, 1916 { Amount of common stock on which dividends were  
declared, none.
- (12) { Amount and date of each dividend on common stock:  
No dividend has been declared or paid.
- (13) { Rate per cent per annum of dividends on common  
stock, ———.
- (14) { Amount of preferred stock on which dividends were  
declared, ———.
- (15) { Amount and date of each dividend on preferred stock, ———.
- (16) { Rate per cent per annum of dividends on preferred  
stock, ———.
- (17) Nature of business in State of New York and how trans-  
acted? None. See "Remarks," post, p. 5.
- (18) (a) Place, street and number where such business is con-  
ducted, ———.
- (b) Where will mail reach the Company? Room 2506, 165  
Broadway, New York City.
- (19) Where is your "principal office," as shown by your articles of  
incorporation, located? Wilmington, Delaware.
- (20) (a) On what amount, other than real estate, was the corpora-  
tion last assessed at the place where its "principal  
office" was located? None. Pays annual franchise  
tax of \$5 to the State of Delaware.
- (b) Have you received blank report for local assessment from  
this department? ———.

- (21) Give the exact location where this corporation maintained any store, warehouse, factory or place of business outside the State of New York, none.
- (22) Highest bona fide price at which stock sold during the year ending October 31, 1916: Preferred, ———; Common, no sales.
- (23) Lowest bona fide price at which stock sold during year ending October 31, 1916: Preferred, ———; Common, no sales.

**Both Foreign and Domestic corporations must answer paragraphs 24-37 inclusive. Any property indicated in section 10 of this report must not be included below.**

### IN NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

- (24) Average value of stock in trade carried during the year ending October 31, 1916, none.
- (25) Average monthly bank and cash balance employed during the year ending October 31, 1916, none.
- (26)† Average value of bills and accounts receivable during the year ending October 31, 1916, none.
- (27)\* Average cash value of shares of stocks of other corporations doing business in the State of New York and owned by this Company during the year ending October 31, 1916, none.
- (28)‡ Average value of bonds, loans on call and other financial securities held, used or employed in New York during the year ending October 31, 1916, none.
- (29) Average value of all personal property other than heretofore mentioned during the year ending October 31, 1916, \$15.00.
- (30) Average gross actual value of real estate located in the State of New York and owned by this Company during the year ending October 31, 1916, \$856,500.00.

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The word "average" wherever it appears in this report has its plain, ordinary significance; neither the highest amount nor the lowest, but the mean. The same method employed in determining average assets should be used in determining average liabilities.

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

\* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

‡ Assets in Nos. 28 and 35 should be considered as located wherever the same are held.



(30a) Average assessed value of above real estate, \$856,500.00.

Location, Rockaway Point, Queens County, Long Island.

Total assets above enumerated located in the State of New York during the year ending October 31, 1916, \$856,515.00.

### OUTSIDE NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

(31) Average value of stock in trade carried during the year ending October 31, 1916, none.

(32) Average monthly bank and cash balance employed during the year ending October 31, 1916, none.

(33)† Average value of bills and accounts receivable during the year ending October 31, 1916, none.

(34)\* Average cash value of shares of stocks of other corporations owned by this corporation where such corporations are doing business wholly without the State of New York, none.

(35)‡ Average value of bonds, loans on call and other financial securities held, used or employed outside the State of New York during the year ending October 31, 1916, none.

(36) Average value of personal property, other than heretofore mentioned during the year ending October 31, 1916, none.

(37) Average gross actual value of real estate located outside the State of New York and owned by this Company during the year ending October 31, 1916, and where situated, none.

(37a) Average assessed value of above real estate, \$——.

Total of assets above enumerated located outside the State of New York during the year ending October 31, 1916, none.

(38) Average Liabilities:

Bonds not secured by mortgage, average, none.

Mortgages, average, none.

Bills payable, average, \$489,000.00.

Accounts payable, average, none.

Other liabilities, not including capital stock, average as explained below, \$89,918.23.

Total average liabilities, \$578,918.23.

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† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

\* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

‡ Assets in Nos. 28 and 35 should be considered as located wherever the same are held.

- (39) Percentage of total assets of the Company employed in manufacturing by the Company in the State of New York during the year ending October 31, 1916, and in the sale of the product so manufactured, none.
- (40) Are goods handled by you manufactured for you by others or bought for sale? None handled.
- (41) Do you operate a factory? No. If so, where? ———.

### REMARKS

In 1901 all of the real property now owned by said Rockaway Pacific Corporation and situated at Rockaway Point, Long Island, was conveyed to Andrew K. Van Deventer individually, but was actually held by him as trustee for the Central Pacific Railway Company, one of the subsidiary corporations of the Southern Pacific Company. This conveyance to the said Van Deventer was made in satisfaction of a debt then owing to the said Central Pacific Railway Company. The said Van Deventer continued to hold the said property as trustee for the said Central Pacific Railway Company until he conveyed the said property to the Rockaway Pacific Corporation in December, 1913. The said Southern Pacific Company caused the Rockaway Pacific Corporation to be incorporated in November, 1913 (with power to deal in real property), for the purpose of holding title to the said property at Rockaway Point until such time as an advantageous sale thereof could be made. The conveyance to the Rockaway Pacific Corporation was made subject to a lease to the Rockaway Point Company which covered the entire property. That lease has subsequently been extended and its terms somewhat modified. Under the said lease the said Rockaway Pacific Corporation makes no repairs or improvements, nor has it any duties or active covenants to perform. The rent received by the said Rockaway Pacific Corporation is insufficient to pay the taxes upon the property and the interest upon the balance due on the purchase price. It has heretofore been barely sufficient to pay the said taxes. The said property at Rockaway Point is unimproved property, save that it has a few cheap frame structures thereon. The said Rockaway Pacific Corporation has done no business, nor exercised its corporate franchises, in the State of New York.

*People ex rel. Ft. George Realty Co. v. Miller*, 179 N. Y. 49; *People ex rel. Niagara Hydraulic Co. v. Roberts*, 30 App. Div. 180, affirmed on opinion below 157 N. Y. 676; *People ex rel. Singer Mfg. Co. v. Wemple*, 150 N. Y. 46.

## OFFICERS' NAMES

J. Kruttschnitt, *President*; Angus D. McDonald, *Vice-President*; Hugh Neill, *Secretary*; Andrew K. Van Deventer, *Treasurer*.

The undersigned, being the Vice-President of the above Company, estimates and appraises the Capital Stock of said Company as follows: Two hundred and fifty shares at eleven hundred ten dollars, thirty-nine cents per share, amounting in the whole to two hundred seventy-seven thousand five hundred ninety-six and 77-100 dollars.

In witness whereof, I have set my hand this \_\_\_\_\_ day of November, 1916.

(Signed)

A. D. McDONALD,  
*Vice-President and Controller*  
(Official title.)

NOTE.—Corporations paying six or more than six per centum on their entire issued capital stock need not appraise their capital stock; all others must appraise.

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, } ss.:

On this tenth day of November, A. D. 1916, personally appeared before me, a Notary Public in and for the County of New York, A. D. McDonald, Vice-President, of the above named Company, who, being duly sworn according to law, did depose and say that the foregoing report is just, true and correct and that it includes all dividends of any description declared by said Company during the year ending October 31, 1916, and that he has, according to his best knowledge and belief, appraised the Capital Stock of the Company as provided by statute, at not less than the average price at which it sold and not less than the difference between its assets and liabilities, exclusive of capital stock.

A. D. McDONALD,  
*Vice-President and Controller.*

Sworn to before me the day and year aforesaid.

(Seal)

W. E. LAPLANTE,

*Notary Public.*





# STATE OF NEW YORK

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No. 48

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## IN SENATE

MARCH 28, 1917

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### **Report of the Committee on the Mode of Procedure in re charges against John Purroy Mitchel**

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*To the Senate:*

The committee appointed by the President of the Senate, pursuant to the resolution adopted by the Senate on the twenty-sixth day of March, instant, to report to the Senate on or before Wednesday, March twenty-eighth instant, the mode of procedure to be followed on the hearing of certain charges against John Purroy Mitchel, and the time when such charges should be heard, makes this report:

*First.*—The time when the hearing of said charges shall be had will be on the third day of April, 1917, in the Senate Chamber, at twelve o'clock noon.

*Second.*—The mode of procedure in hearing such charges shall be as follows:

(a) A notice directed to said John Purroy Mitchel, requiring him to appear at the bar of the Senate on the third day of April, 1917, at twelve o'clock noon, shall be served upon him by the Sergeant-at-arms, or one of his assistants, on or before the 31st day of March, 1917. Said notice shall be signed by the President of the Senate and attested by the Clerk. With said notice shall be served a copy of the resolution adopted by the Senate on the twenty-sixth day of March, 1917, and a statement that said John Purroy Mitchel is charged by the Senate with having, upon the

twenty-second day of March, 1917, at the borough of Manhattan in the city of New York, published a false and malicious report of the conduct of a member of the Senate in his legislative capacity, in having publicly said, in words or in substance, as follows, to wit: "It would appear that there are certain members of the Legislature who are working in the interest of the German government. You know whom I mean, don't you? I mean Bob Wagner." Referring thereby to the Hon. Robert F. Wagner, a member of the Senate of the State of New York at such time, and representing the sixteenth senatorial district therein.

(b) If the said John Purroy Mitchel shall appear in pursuance of said notice the hearing shall then proceed, as hereinafter provided. If he shall not appear, a warrant shall then be issued, signed by the President of the Senate and attested by the Clerk, directed to the Sergeant-at-arms attending the Senate, directing him to take into custody the said John Purroy Mitchel and produce him at the bar of the Senate, forthwith, for the purpose of answering the charge thus made against him.

(c) Upon the appearance, or the production by the Sergeant-at-arms, of said John Purroy Mitchel, the resolution of the Senate adopted March twenty-sixth, 1917, hereinbefore referred to, and the charge made against him hereinbefore specified, shall be read by the Clerk of the Senate, and he shall then be asked by the President of the Senate if he did, in words or substance, make or publish the statement attributed to him in such charge. If he shall, in answer to such question put to him by the President, state that he did not make or publish, either in words or substance, he shall then be directed to retire and the Senate shall take action as to its further procedure. If he shall make answer to said question put to him by the President that he did make or publish the statement attributed to him in the charge, he shall then be further asked by the President to state specifically the precise evidence that he had, inducing him to make or publish said charge. When he shall have made answer to such question, said John Purroy Mitchel may then be examined by his counsel as to such facts as are deemed pertinent to the inquiry. Such examination shall be conducted before the Senate and shall be open to the public. After said John Purroy Mitchel shall have been examined as before provided, he may be cross-examined.

(d) The presiding officer shall rule on all questions that may be raised on such hearing: and all the rules, legal and usual in

courts of record of the State with respect to the introduction of evidence and the examination of witnesses, shall be observed. The rulings of the presiding officer shall be final unless an appeal therefrom to the Senate is made by five members. If an appeal is thus made the President of the Senate shall immediately and without further consideration by the Senate declare the Senate in executive session to pass upon such appeal.

(c) When the testimony shall have been concluded, and the evidence summed up the said John Purroy Mitchel shall retire from the bar and the presiding officer shall then put the question: "Is John Purroy Mitchel guilty of publishing a false and malicious report of the conduct of a member of the Senate in his legislative capacity?" The roll shall then be called and each member shall rise in his place and vote upon the said question. If the vote of the Senate shall be in the negative on such question, the said John Purroy Mitchel shall be forthwith discharged from further attendance upon the Senate and from custody, if he shall have been taken into custody. If the vote of the Senate on such question shall be in the affirmative, the President shall then put the question: "What punishment shall be inflicted upon John Purroy Mitchel for publishing a false and malicious report of the conduct of a member of the Senate in his legislative capacity?" and the action of the Senate taken thereon; and the punishment prescribed shall be imposed.

(f) The proceedings upon such hearing shall be entered at length upon the journal of the Senate.

(g) The rules of the Senate shall be in force during said hearing, insofar as they do not conflict with anything provided in this method of procedure.

(h) A committee on privileges to consist of five members shall be appointed by the President of the Senate to conduct such inquiry and examination. Said committee may employ counsel for the purpose of conducting such examination and of doing any other thing deemed proper in the premises.

Dated, *March 28, 1917.*

Respectfully submitted,

CHARLES D. NEWTON.

CHARLES C. LOCKWOOD.

CHARLES W. WALTON.

JAMES A. FOLEY.

JAMES J. WALKER.





**STATE OF NEW YORK**

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**ANNUAL REPORT**

**OF THE**

**State Superintendent of Elections**

**For the Year 1916**

**FREDERICK L. MARSHALL, Superintendent**

**AUGUSTUS F. ALLEN, Chief Deputy**

**JACOB P. ROTHMANN, Secretary**

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**TRANSMITTED TO THE LEGISLATURE MARCH 28, 1917**

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**ALBANY**

**J. B. LYON COMPANY, PRINTERS**

**1917**



STATE OF NEW YORK

EXECUTIVE CHAMBER

MARCH 28, 1917

*To the Legislature:*

I have the honor to transmit herewith the annual report of the State Superintendent of Elections, the same being for the year 1916.

CHARLES S. WHITMAN.



# STATE OF NEW YORK

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No. 49

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## IN SENATE

MARCH 28, 1917

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### **Annual Report of the State Superintendent of Elections**

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*To the Governor of the State of New York, Albany, New York:*

SIR:— Pursuant to the provisions of section 488 of chapter 22 of the Laws of 1909, as amended by chapter 649 of the Laws of 1911 and as amended by chapter 678 of the Laws of 1915, the State Superintendent of Elections submits herewith his annual report for the year 1916.

Embraced herein are statements and schedules showing names and addresses of deputy State Superintendent of Elections serving during 1916, the number of days each has served, the compensation certified for each, moneys appropriated by the legislature; sums expended and remaining unexpended for the fiscal year 1915 to June 30, 1916, and for three months of the fiscal year 1916-1917; record of the number of persons disfranchised through deaths and by convictions for felonious offenses; number of investigations made, change of residence prior to and after registration; number of challenges ordered for Primary day, September 19, 1916, number of challenges ordered for each of the registration

days during 1916; statements showing hotel and lodging house registrations; registration and vote for 1916; number of electors registered both personally and impersonally, together with number who voted; a brief resume of the work done by the branch offices of the Department of the State Superintendent of Elections in the Judicial Districts over which the deputies assigned exercise special supervision; a review of the historical card records, as well as the number of arrests made in the State for violations of the election or penal law, names of persons arrested and the offenses charged, and the disposition thereof; and recommendations of amendments to the election law, which, in the opinion of the State Superintendent of Elections would tend to promote a more efficient prosecution of violators of the election law, together with such other amendments as are deemed expedient in the interest of the Elective franchise.

#### STATE SUPERINTENDENT OF ELECTIONS, DEPUTIES AND ASSISTANTS

The State Superintendent of Elections, deputies and assistants with the number and compensation of each, set forth in sections 471, 474 and 487 of the Election Law, follows:

471. There shall be an officer to be known as "state superintendent of elections." The governor shall appoint such superintendent of elections by and with the advice and consent of the senate, who shall hold office for the full term of four years. Such term shall begin on the rst day of January in every fourth year beginning with the year nineteen hundred and fifteen and shall expire on the thirty-first day of December. Vacancies shall be filled for the remainder of the unexpired term. Such superintendent may be removed from office in the same manner as a sheriff. He may appoint one chief deputy without nomination, a secretary and necessary clerks, stenographers and other employees, and remove them at pleasure.

474. The superintendent, whenever he deems it necessary, may appoint, in addition to the chief deputy, without nomination, and at pleasure remove not more than two hundred and thirty-three other deputies, to be employed by him in enforcing the provisions of this article.

487. The annual salary of the state superintendent of elections shall be five thousand dollars; of the chief deputy, four thousand dollars; of the secretary, two thousand dollars; of one chief stenographer, fifteen hundred dollars; of not more than thirteen of the deputies, of whom eight may be assigned to take charge of the branch offices, fifteen hundred dollars each; of not more than seventy of the deputies, one thousand dollars each; payable semi-monthly. All other deputies shall receive five dollars for each day's service, not exceeding forty days for any one election, to be paid on the certificate of the superintendent or chief deputy, which forty days shall be within a period beginning one week before the first day of registration and ending December thirty-first of such year. The salaries of the clerks and other stenographers shall be fixed by the said superintendent. All salaries and other compensation provided by this section shall be paid by the state treasurer on the warrant of the comptroller.

The state superintendent may provide one main office, which shall be located in the city of Albany, and branch offices in his discretion, not to exceed eight in number, one of which shall be located in the city of New York and furnish them with needed furniture, stationery and supplies, and expend for such purpose and for disbursements and expenses in carrying out the provisions of this article, not exceeding forty thousand dollars each year, to be paid by the state treasurer on the audit and warrant of the comptroller.

### DEPUTIES, STENOGRAPHERS AND CLERKS

Pursuant to the authority vested in the State Superintendent of Elections under the foregoing provisions of law, there were employed during the year 1916, the following number of deputy state superintendents, secretary, stenographers and clerks at the compensation stated below:

One chief deputy superintendent at an annual compensation of \$4,000.

One secretary at an annual compensation of \$2,000.

One clerk at an annual compensation of \$1,800.

One chief stenographer at an annual compensation of \$1,500.



Thirteen deputy superintendents, each at an annual compensation of \$1,500.

Seventy deputy superintendents, each at an annual compensation of \$1,000.

Ten stenographers, each at an annual compensation of \$864.

Thirty-three clerks, each at an annual compensation of \$720.

Three clerks, each at an annual compensation of \$600.

## DEPUTY STATE SUPERINTENDENTS OF ELECTIONS

The following are names and residences of all persons appointed as Deputy State Superintendents of Elections during the year 1916; the number of days each has served, and the compensation certified for each such appointee:

A facsimile of blank form for examination of above deputies is herewith given:

NAME	Address	Number of days	Compensation
A. F. Allen, ch. deputy	Jamestown .....	366	\$3,999 96
John S. Armstrong...	76 Prince street, Brooklyn.....	366	999 96
James Bruno .....	342 E. 112th street, New York city	366	1,500 00
William H. Brown...	174 Hicks street, Brooklyn.....	366	1,500 00
John N. Buckley.....	4735 White Plains ave., N. Y. city	366	1,500 00
John F. Barrett.....	430 E. 122d street, New York city	366	999 96
Alfred Birnbaum ....	1216 First avenue, New York city	366	999 96
John F. Bauer.....	295 Hemlock street, Brooklyn....	350	956 95
Richard Begbie .....	118 Linden street, Brooklyn.....	366	999 96
William Brust .....	284 Humboldt street, Brooklyn..	366	999 96
David Bregman .....	598 Stone avenue, Brooklyn.....	366	999 96
Edward H. Boehringer	89 Villa avenue, Buffalo, Erie Co.	245	1,000 00
Samuel C. Cohen.....	56 E. 118th street, New York city	366	1,500 00
Henry Cunningham ..	407 E. 16th street, New York city	366	999 96
James Cavanagh ....	68 Penn street, Brooklyn.....	366	999 96
William J. Dover....	381 Bleecker street, New York city	366	999 96
Louis L. Ellrodt.....	617 South 8th avenue, Mt. Vernon	366	1,500 00
Hoyt H. Freeman....	513 Turtle street, Syracuse.....	366	1,500 00
Murray D. Firstman..	20 Pike street, New York city...	366	999 96
Harry Frankenstein...	1444 5th avenue, New York city.	366	999 96
J. Frank Fanning....	4705 4th avenue, Brooklyn.....	366	999 96
Andrew Flechsenhaar.	201 Meserole street, Brooklyn...	366	999 96
John J. Gardiner.....	669 Broadway, Albany.....	366	1,500 00
Joseph Gussfield .....	338 E. 87th street, New York city	366	999 96
James Grimes .....	847 Amsterdam ave., N. Y. city..	366	999 96
Harry G. Gay.....	54 E. 88th street, New York city.	366	999 96
Herman Gogel .....	643 6th street, New York city...	366	999 96
John H. Gallagher....	2216 Adams place, New York city	366	999 96
John M. Givens.....	67 W. 131st street, New York city	366	999 96
Morris Greenbaum ...	309 E. 9th street, New York city.	366	999 96
Leo E. Harris.....	62 E. 93d street, New York city.	366	999 96
Nathan Hauptman ..	303 E. 3d street, New York city..	366	999 96
Alexander Herries ...	163 W. 63d street, New York city.	366	999 96
Henry M. Haviland...	59 Union Hall street, Jamaica...	366	999 96
Henry Jacobs .....	84 Beaver street, Brooklyn.....	366	999 96
Lloyd F. Keleher.....	601 W. 191st st., New York city..	366	1,500 00
Thomas J. Keenan....	342 E. 51st street, New York city	366	999 96
David Kirsch .....	294 Rivington st., New York city.	366	999 96
John A. Knowles.....	1554 57th street, Brooklyn.....	366	999 96
Frederick E. Knauss.	2512 Madison street, Ridgewood.	366	999 96

## DEPUTY STATE SUPERINTENDENTS OF ELECTIONS — (Concluded)

NAME	Address	Num- ber of days	Compen- sation
Martin Keller .....	947 Lorimer street, Brooklyn....	164	499 98
Lewis L. Lovett.....	214 Mohawk avenue, Scotia, N. Y.	366	1,500 00
John P. Lennon.....	784 St. John's place, Brooklyn...	366	999 96
Marcus M. Levy.....	423 E. 79th street, New York city	366	999 96
Leopold Lebel .....	192 Lenox avenue, New York city	366	999 96
Milton Leonard .....	486 Henderson avenue, West New Brighton .....	366	999 96
Philip Levy .....	263 Greene avenue, Brooklyn....	366	999 96
Joseph W. Mathias...	173 E. 105th street, New York city	366	999 96
Chapman C. Moss....	114 E. 54th street, New York city	366	999 96
Richard Meister .....	65 Spring street, New York city..	366	999 96
Paul A. Moran.....	248 St. Nicholas avenue, Brooklyn	364	993 23
William J. Milligan..	2722 Creston ave., New York city	366	999 96
Henry A. Mackey....	196 N. Henry street, Brooklyn...	366	999 96
Emanuel J. Maddox..	669½ Quincy street, Brooklyn...	366	999 96
Charles W. Moore....	285 E. 142d street, New York city	366	999 96
Joseph W. McGuinness	455 W. 30th street, New York city	366	999 96
James McEvoy .....	252 Bond street, Brooklyn.....	366	999 96
Michael J. McEnany..	2004 Lexington avenue, New York city .....	366	999 96
Stephen McCormick...	246 15th street, Brooklyn.....	366	999 96
George H. Nason.....	145 Franklin street, Brooklyn...	185	508 64
Thomas Nee .....	418 Henry street, Brooklyn.....	366	999 96
Gustave Nathan .....	2959 Atlantic avenue, Brooklyn..	12	32 27
William A. Oakes....	515 W. 170th st., New York city.	366	999 96
Louis Obici .....	491 Pearl street, New York city..	366	999 96
John Olsen .....	576 7th street, Brooklyn.....	366	999 96
Louis Parker .....	80 7th street, New York city....	121	500 00
George W. Richardson	224 W. 10th street, New York city	366	999 96
Emile S. Reynolds....	65 Bank street, New York city..	366	999 96
James Reed .....	625 2d avenue, New York city...	366	999 96
Winfield S. Roberts..	73 W. 88th street, New York city	366	999 96
Frederick W. Ross....	547 Marcy avenue, Brooklyn....	366	999 96
John B. Roth.....	15 Fisk av., Winfield, Long Island	366	999 96
Michael F. Sassi.....	58 Catharine st., New York city.	366	1,500 00
Louis Schreiber .....	639 11th avenue, New York city.	366	999 96
Mortimer F. Schwarz.	373 W. 116th ave., New York city	366	999 96
Benjamin F. Strauss.	200 W. 92d street, New York city	366	999 96
John W. Suiter.....	603 W. 180th st., New York city.	366	999 96
Charles A. Schenck...	173 E. 77th street, New York city	366	999 96
Jacob Steil .....	19 Lincoln st., Long Island city.	366	999 96
W. Irving Turner....	525 W. 123d street, New York city	366	999 96
F. O. Viehmann.....	49 Lowell street, Rochester.....	366	1,500 00
James H. Van Deusen	10 Brooklyn avenue, Brooklyn...	366	999 96
Arthur D. Weed.....	Port Crane, New York.....	366	1,500 00
Robert J. Williamson.	474 W. 34th street, New York city	366	999 96
Robert B. Wallace...	200 W. 131st st., New York city.	366	999 96
Cornelius J. Whigam.	1 St. Felix street, Brooklyn.....	366	999 96
William H. Winn, Jr.	80 St. Mark's pl., New York city.	366	999 96

FORM NO. 90. 6-18-15-300 (32-7723)

**IMPORTANT.**

191.. The applicant must make  
 — out on the back of this  
 blank a report on a supposed  
**NOTICE** case of false registration,  
 indicating how he would  
 investigate the same.

This blank must be filled out in the handwriting of the person applying for appointment as a Deputy State Superintendent of Elections, who must make affidavit to the truth of the statements made hereon by him, before a Notary Public, Commissioner of Deeds or Justice of the Peace, and file this blank so filled and sworn to in the office of the State Superintendent of Elections.

FREDERICK L. MARSHALL,  
*State Superintendent of Elections.*

**Examination Blank of Applicant for Deputy State Superintendent of Elections.**

1. I make and swear to the following statement:
  - a. My full name is.. .. .
  - b. My residence and Post Office address is No. ....  
 .... County of..... State of New York.
2. I am ..... years of age and was born at.....  
 on the ..... day of ....., 18....
3. I have been a resident of the State of New York for a period of.... years.
4. If not by birth a citizen
  - a. When were you naturalized? .....
  - b. Where were you naturalized?.....
  - c. When did you come to the United States? .....
  - d. If your citizenship was derived through the naturalization of your father, state when and where he was naturalized?.....
5. Are you married or single?.....
6. Are you a qualified elector of the city, town or village where you reside? .....
7. Give number of Election District in which you reside..... Ward.....
8. Number of Assembly District.....
9. State your occupation, the names of your employers and where you have been employed for the past three years.

OCCUPATION	YEAR	NAME OF EMPLOYER	ADDRESS
.....	191	.....	.....
.....	191	.....	.....
.....	191	.....	.....

If any of these employers discharged or removed you, state specifically the cause of such discharge or removal.....

10. Are you a candidate for any public office to be voted for at the next ensuing election? .....
11. If so, what is the title of the office?.....
12. Do you hold any public office? If so, give title of office.....
13. Are you employed by any public officer? If so, give name and title of office .....
14. Have you ever been arrested? .....
15. If so, state nature of offense charged and disposition of case.....
16. Have you ever served as a Deputy of this Department? If so, when? .....
17. Were you discharged for cause? .....

STATE OF NEW YORK

ss.:

County of.....

On this ..... day of ..... 191 , .....  
the applicant above named, to me personally known, having been duly sworn  
before me, stated that he had read the printed, as well as the written parts  
of the foregoing application, and that the several statements therein containd  
are and each of them is true; that deponent, who has signed this application,  
is the person named therein, and the answers to all of the foregoing questions  
are in his own handwriting.

Signature of applicant.....  
(As usually signed.)

Sworn to and subscribed before me by said applicant this ..... day of  
....., 191....

Signature of person administering oath.....  
Official Title .....

191..

EXAMINATION BLANK

Of Applicant of

DEPUTY SUPERINTENDENT OF ELECTIONS

Name.....

MEMORANDA

Report on Case of False Registrátion.

NOTE.—The applicant must make out a report below of a case of  
supposed false registration indicating how he would proceed to  
investigate the same.

Name investigated .....  
Residence given .....  
Report. To the State Superintendent of Elections, Sir:

Respectfully submitted,

.....  
.....  
.....  
.....Applicant.

TEMPORARY DEPUTIES

Pursuant to the provisions of sections 474 and 487 on the second day of October, 1916, the State Superintendent of Elections appointed 150 deputies whose services extended over a period of forty days. Applicants were examined and interrogated as to their qualifications and previous experience. The services of these deputies were terminated on the tenth day of November, 1916. Before receiving compensation such deputies were obliged to submit verified statements showing number of days of actual service rendered, which statements had first to be approved by the deputy state superintendent of elections in charge of the Judicial District in which they operated and then submitted to the State Superintendent of Elections. These deputy state superintendents were assigned to the following branch offices: New York, Buffalo, Rochester, Syracuse, Binghamton, Schenectady, Mt. Vernon and Albany.

A facsimile of the blank forms of examination submitted to each of the applicants for the position of temporary deputy state superintendent of elections is herewith given:

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS  
AT \$5.00 PER DIEM

NAME	Address	Num- ber of days	Compen- sation
William Albers .....	439 E. 149th st., New York city..	4	\$20 00
James Bucannon ....	270 Bowery, New York city.....	40	200 00
John Burns .....	21 Bowery, New York city.....	40	200 00
Barney Blum .....	626 8th avenue, New York city..	40	200 00
Joseph C. Bonfiglio...	1835 Lexington av., New York city	7	35 00
Hyman Brickman ....	233 Cherry street, New York city	40	200 00
Michael Beck .....	302 Bowery, New York city.....	40	200 00
Edward C. Burgess...	640 McDonough street, Brooklyn.	40	200 00
Charles Bayer .....	8 Court street, Brooklyn.....	40	200 00
Daniel J. Bradshaw..	950 E. 14th street, Brooklyn....	40	200 00
Theodore J. Beck.....	629 46th street, Brooklyn.....	40	200 00
Harry Bayne .....	Catskill, Greene county.....	2	10 00
David Burke .....	Kingston, Ulster county .....	40	200 00
Edwin R. Burnham...	Saratoga Springs, Saratoga Co..	40	200 00
William P. Buck.....	Watkins, Schuyler county .....	40	200 00
John W. Blades.....	Hornell, Steuben county .....	40	200 00
Robert E. Carrington.	235 W. 134th st., New York city.	40	200 00
William F. Cooper...	885 3d avenue, New York city...	40	200 00

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS AT \$5.00 PER  
DIEM — (Continued)

NAME	Address	Num- ber of days	Compen- sation
Thomas J. Casey.....	635 E. Fordham road, New York city . . . . .	37	180 00
Eugene F. Cabona.....	214 Skillman street, Brooklyn...	40	200 00
Edward Cicio . . . . .	193 Montrose avenue, Brooklyn..	39	195 00
Lester Creighton . . . . .	94 Newell street, Brooklyn.....	40	200 00
John A. Chalmers....	Tupper Lake, Franklin county...	40	200 00
William J. Crangle..	St. Johnsville, Montgomery Co...	40	200 00
Frank W. Chickering.	Copenhagen, Lewis county . . . . .	40	200 00
Lester D. Campbell...	South Butler, Wayne county....	40	200 00
Charles H. Churchill.	Penn Yan, Yates county.....	38	190 00
Arthur E. Croft.....	Garrison, Putnam county . . . . .	40	200 00
Anton J. Daniel.....	340 E. 74th street, New York city	14	70 00
Frank Doherty . . . . .	524 W. 53d street, New York city	40	200 00
Charles F. Danks....	266 Stone avenue, Troy, Rensse- laer county . . . . .	40	200 00
Sidney B. Dexter.....	Narrowsburg, Sullivan county ..	40	200 00
Charles Eichenfeld ...	984 Tiffany street, New York city	40	200 00
Frank W. Eckerson...	94 Bedford avenue, Brooklyn....	40	200 00
Peter A. Endres.....	148 Hudson Avenue, Albany.....	40	200 00
Frank J. Ellwood....	Canton, St. Lawrence county....	40	200 00
Austin W. Erwin.....	Geneseo, Livingston county . . . . .	40	200 00
W. A. Clair Emens.....	Romulus, Seneca county . . . . .	40	200 00
George Fentrick . . . . .	541 W. 124th st., New York city.	40	200 00
Harry Feinglas . . . . .	133 E. 7th street, New York city.	40	200 00
George Frankenrich ..	248 First avenue, New York city.	10	50 00
Edward Fellerath . . . . .	Sayville, Suffolk county . . . . .	40	200 00
Martin E. Foland....	Middleburg, Schoharie county ..	10	50 00
Fred H. Fairchild....	Ticonderoga, Essex county . . . . .	32	160 00
H. Monroe Ford.....	Syracuse, Onondaga county . . . . .	40	200 00
Joseph J. Genner.....	592 Ninth avenue, New York city	40	200 00
Harris Goldberg . . . . .	6 Rivington street, New York city	40	200 00
Frank Gorrill . . . . .	419 E. 151st st., New York city.	36	180 00
John Gregorius . . . . .	352 Columbia avenue, Woodhaven	40	200 00
Frank E. Goodale....	West Chazy, Clinton county.....	40	200 00
Raymond J. Griffis...	Batavia, Genesee county . . . . .	40	200 00
Charles Hoffman . . . . .	185 Bowery, New York city.....	40	200 00
Edward W. Hummer..	266 W. 144th st., New York city.	40	200 00
Louis Harris . . . . .	174 Canal street, New York city.	40	200 00
Samuel Harris . . . . .	207 W. 80th st., New York city..	40	200 00
Louis Humphreys . . . . .	442 W. 45th st., New York city..	40	200 00
Michael T. Heffernan.	670 Second avenue, New York city	40	200 00
Isaac Herskowitz . . . . .	20 N. William st., New York city	40	200 00
Albert Husch . . . . .	269½ Vernon avenue, Brooklyn..	40	200 00
Joseph G. Huntington	381 Eighth street, Brooklyn.....	40	200 00
John Hilton . . . . .	677 E. 24th street, Brooklyn....	40	200 00
Frederick G. Hughes..	44-A Eldert street, Brooklyn....	40	200 00
Arthur S. Hunkele...	179 Luquer street, Brooklyn.....	40	200 00
Almeron E. Haskins..	Franklinton, Schoharie county...	37	185 00
Frederick M. Hart...	Oswego, Oswego county . . . . .	40	200 00
Henry S. Hakes.....	Cortland, Cortland county . . . . .	40	200 00
George H. Haen.....	413 Vermont street, Buffalo.....	28	140 00
Joseph Jacobs . . . . .	165 E. 111th st., New York city.	33	165 00

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS AT \$5.00 PER  
DIEM — (Continued)

NAME	Address	Num- ber of days	Compen- sation
Joseph Jacob .....	30 Suydam street, Brooklyn.....	40	200 00
William Koch .....	523 E. 81st street, New York city	40	200 00
Joseph J. Kumb.....	80 Second avenue, New York city	40	200 00
John J. Kirkpatrick..	Patchogue, Suffolk county .....	40	200 00
Matthew W. Kiernan..	Ellicottville, Cattaraugus county.	40	200 00
Irving Levy .....	171 E. 105th st., New York city..	40	200 00
David S. Lande.....	500 W. 114th st., New York city.	40	200 00
Clarence Lipnik .....	64 E. 94th street, New York city.	40	200 00
Samuel Lefkowitz ...	96 Goerck street, New York city.	40	200 00
Jacob Levin .....	38 W. 113th street, New York city	40	200 00
Louis Leichtman .....	614 E. 5th street, New York city.	40	200 00
Anton Laznovsky ....	1356 First ave., New York city..	26	130 00
Willis Larkin .....	205 Main street, Tottenville.....	40	200 00
Andrew B. Leotand...	Glens Falls, Warren county.....	40	200 00
Merritt M. Lewis.....	McDonough, Chenango county...	40	200 00
Carl E. Lloyd.....	Ashville, Chautauqua county.....	40	200 00
William Miller .....	112 Bowery, New York city.....	40	200 00
William J. Marion....	20 Gansevoort st., New York city	40	200 00
Barney Marks .....	464 Grand street, New York city	40	200 00
Salvatore Martino ...	228 E. 110th st., New York city..	40	200 00
Robert L. Morgan.....	2347 First ave., New York city.	40	200 00
Edward J. Madden....	310 E. 39th street, New York city	40	200 00
Antonio Macilino ....	189 Park Row, New York city...	40	200 00
Isaac Martin .....	683 Fulton street, Brooklyn.....	40	200 00
John A. Masterson...	250 Palmetto street, Brooklyn...	40	200 00
John F. Mayer.....	622 Gates avenue, Brooklyn.....	40	200 00
Jacob W. Miller.....	Watertown, Jefferson county.....	40	200 00
John L. Moe.....	Ithaca, Tompkins county.....	40	200 00
Charles H. Miskell...	Auburn, Cayuga county.....	40	200 00
James J. Murphy.....	549 Front street, Buffalo.....	40	200 00
William S. McNab....	336 E. 20th street, New York city	30	150 00
Robert A. McCauley..	Schenectady, Schenectady county.	40	200 00
Laurence R. McLaren.	Hudson Falls, Washington county	40	200 00
Thomas J. McCann...	Ilion, Herkimer county.....	40	200 00
Martin DeF. McCarn.	Wellsville, Allegany county.....	40	200 00
August Newman .....	Bolton road, New York.....	40	200 00
Frank A. Nolan.....	Central Park, Nassau county....	40	200 00
Edward G. Nowlan...	Newark Valley, Tioga county....	40	200 00
Edward J. Oliver.....	Treadwell, Delaware county.....	40	200 00
Donald L. Oliver.....	Lockport, Niagara county .....	40	200 00
Emil Petersen .....	478 Flushing avenue, Astoria....	40	200 00
Frank L. Plass.....	1070 Jamaica avenue, Woodhaven	40	200 00
Moses P. Pierce.....	Elmira, Chemung county.....	40	200 00
Ora A. Pratt.....	Medina, Orleans county.....	40	200 00
Nathan Rosenbaum...	235 E. 4th street, New York city.	40	200 00
Morris Rosenblum ...	1804 Belmont ave., New York city	40	200 00
Joseph J. Ross.....	27 Strong street, Corona.....	40	200 00
William Roesler .....	677 Bedford avenue, Brooklyn...	40	200 00
David Rosenberg .....	412 Hopkinson avenue, Brooklyn.	40	200 00
William A. Robison...	Clifton Springs, Ontario county..	40	200 00
William J. Richter...	170 Lutheran street, Buffalo....	40	200 00
Arthur C. Rohmer....	192 Normal avenue, Buffalo.....	9	45 00



caused this department to be operated under Chapter 646, Part 1, of the Laws of 1916. The statements given below indicate the itemized expenditures in the "maintenance and operation" account.

First from October 1st, 1915, to June 30th, 1916, and from July 1st, 1916, to September 30th, 1916.

Appropriations, Chapter 725 of Laws 1915.

Expenditure, October 1st, 1915, to June 30th, 1916.

*Official Salaries*

Appropriated . . . . .	\$12,500 00
Expended . . . . .	9,374 85

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Balance . . . . .	\$3,125 15
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*Graded Employees*

Appropriated . . . . .	\$39,240 00
Expended . . . . .	19,532 53

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Balance . . . . .	\$19,707 47
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*Deputies*

Appropriated . . . . .	\$119,500 00
Expended . . . . .	96,074 11

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Balance . . . . .	\$23,425 89
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*Office Expenses*

Appropriated . . . . .	\$25,000 00
Credit Chapter 529, Laws of 1914 . . . . .	250 14

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	\$25,250 14
Expended . . . . .	23,915 69

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Balance . . . . .	\$1,334 45
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The expenditures in the office account are itemized as follows:

Chapter 725, Laws of 1915.

October 1st, 1915, to June 30th, 1916.

Printing . . . . .	\$1,454 03
Equipment . . . . .	5,286 65

Supplies . . . . .	1,383 45
Traveling . . . . .	3,647 96
Communications . . . . .	2,290 45
Rent . . . . .	9,743 19
Contingencies . . . . .	109 96
<hr/>	
Total . . . . .	\$23,915 69
<hr/>	

Appropriation.

Chapter 646, Part 1, Laws of 1916.  
Expenditures July 1st, 1916, to September 30th, 1916.

*Executive*

Appropriated . . . . .	\$12,500 00
Expended . . . . .	3,124 95
<hr/>	
Balance . . . . .	\$9,375 05

*Salaries General*

Appropriated . . . . .	\$39,240 00
Expended . . . . .	8,749 80
<hr/>	
Balance . . . . .	\$30,490 20

*Deputies*

Appropriated . . . . .	\$119,500 00
Expended . . . . .	22,292 90
<hr/>	
Balance . . . . .	\$97,207 10

*Office Expenses*

Appropriated . . . . .	\$32,325 41
Expended . . . . .	9,582 62
<hr/>	
Balance . . . . .	\$22,742 79
<hr/>	

The expenditures in the office account are itemized as follows:  
Chapter 646, Part 1, Laws of 1916.

July 1, 1916, to September 30, 1916.

Printing . . . . .	\$3,064 85
Equipment . . . . .	57 96
Supplies . . . . .	661 49
Traveling . . . . .	877 85
Communications . . . . .	1,553 38
Rent . . . . .	3,036 49
Contingencies . . . . .	330 60
	<hr/>
Total . . . . .	\$9,582 62
	<hr/> <hr/>

### HISTORICAL CARDS

The historical card review is a most important and significant feature of the departmental work. On July 14, 1916, the transcription of the 1915 registration was completed. When it is taken into consideration that the force of the State Superintendent of Elections is greatly inferior, numerically, to that of any other regime since the institution of this Department, the actual amount of work performed by the staff of the State Superintendent of Elections can readily be appreciated. The magnitude of this work is further exemplified by the many uses to which the review is subjected. Of this phase, however, mention will be made in the latter part of this report. At present, the complete record on file at this office of the historical card review is invaluable in bringing to light evidence of false registration and attempted illegal voting. Ex-convicts who, because of having been convicted of felonious offenses have lost their right of franchise, are detected through the instrumentality of these cards and thus prevented from unlawfully exercising their right of suffrage. With the system in vogue at this time, it is utterly impossible for a person to vote more than once in any one county of the State. Not only is the historical card a check upon the voting record of a person moving from one county to another, but it verifies as well the record of an elector who has moved from one part of the State to another even beyond the judicial district in which he formerly resided. When the registration card of an elector who had last registered and voted

in one judicial district is received by the Deputy State Superintendent of Elections in charge of the district in which he last voted, said Deputy immediately communicates with the office which embraced the county in which said elector formerly resided. In this manner the previous registration and voting record of such elector is obtained from the historical card record on file in said office.

The following statement indicates the number of inquiries received by each Deputy State Superintendent of Elections in charge of the various judicial districts from other judicial district offices in different parts of the State:

Districts	Inquiries
First and Second Judicial Districts.....	2,413
Third Judicial District.....	612
Fourth Judicial District.....	749
Fifth Judicial District.....	863
Sixth Judicial District.....	618
Seventh Judicial District.....	1,011
Eighth Judicial District.....	1,346
Ninth Judicial District.....	776
	<hr/>
	8,388

Owing to the disorganized condition in which the historical card review was found in the up-State branch offices, a great deal of extra work was necessary in order to make a comprehensive record, but on September 14th, 1916, the historical card review throughout the entire State was brought up to date, and to-day a uniform system is in operation, that goal toward which my assistants and myself had been striving for since the beginning of the present administration. Since its completion it has been the means of simplifying and greatly reducing the amount of work relative to the proper administration of this Department.

To briefly describe the modus operandi of the historical card review, I will state that the registration cards are first verified, then placed in alphabetical directory order, the ballot number of the elector entered and then transferred to the historical card.

The historical cards are also arranged in alphabetical directory order by counties, and when a voter moves from one county to another the historical card record is also changed after it has been definitely ascertained that the voter is the same person formerly residing in another county. With the historical card review kept as it is at present, it is an utter impossibility for one person to vote on the name of one deceased. The historical card review prevents "repeating" and is a cogent factor in reducing to a minimum the existent opportunities for fraud.

The following compendium shows the number of cards written by counties throughout the State during 1916, and grouped in judicial districts:

Districts	Counties	Number of cards written
First and Second Judicial Districts	New York .....	251,640
	Kings . . . . .	247,337
	Bronx . . . . .	87,303
	Queens . . . . .	64,804
	Richmond . . . . .	16,815
	Nassau . . . . .	.....
Third Judicial District	Suffolk . . . . .	.....
	Albany . . . . .	48,152
	Columbia . . . . .	12,430
	Greene . . . . .	9,394
	Rensselaer . . . . .	32,529
	Schoharie . . . . .	7,825
Fourth Judicial District	Sullivan . . . . .	10,124
	Ulster . . . . .	22,295
	Schenectady . . . . .	33,282
	Clinton . . . . .	2,864
	Essex . . . . .	3,297
	Franklin . . . . .	4,183
	Fulton . . . . .	.....
	Hamilton . . . . .	.....
	Montgomery . . . . .	2,791
	St. Lawrence . . . . .	9,186
	Saratoga . . . . .	4,329
	Warren . . . . .	2,982
	Washington . . . . .	3,917

Districts	Counties	Number of cards written
Fifth Judicial District	Onondaga . . . . .	50,018
	Herkimer . . . . .	2,414
	Jefferson . . . . .	5,225
	Lewis . . . . .	.....
	Oneida . . . . .	19,037
	Oswego . . . . .	7,632
Sixth Judicial District	Broome . . . . .	26,980
	Chemung . . . . .	20,802
	Chenango . . . . .	4,066
	Cortland . . . . .	5,294
	Delaware . . . . .	.....
	Madison . . . . .	4,610
	Otsego . . . . .	4,802
	Schuyler . . . . .	.....
	Tioga . . . . .	.....
	Tompkins . . . . .	8,374
Seventh Judicial District	Monroe . . . . .	51,812
	Cayuga . . . . .	7,310
	Livingston . . . . .	.....
	Ontario . . . . .	2,500
	Seneca . . . . .	.....
	Steuben . . . . .	4,800
	Wayne . . . . .	.....
	Yates . . . . .	.....
Eighth Judicial District	Erie . . . . .	69,809
	Allegany . . . . .	3,627
	Cattaraugus . . . . .	2,118
	Chautauqua . . . . .	7,432
	Genessee . . . . .	1,916
	Niagara . . . . .	4,183
	Orleans . . . . .	3,281
	Wyoming . . . . .	1,947
Ninth Judicial District	Westchester . . . . .	62,176
	Dutchess . . . . .	21,755
	Orange . . . . .	27,762
	Putnam . . . . .	4,040
	Rockland . . . . .	11,820

## OFFICIAL PRIMARIES

In 1916 two official primary elections were held; one in the spring for the purpose of electing delegates and alternates to the National Convention to nominate a candidate for President of the United States, and the fall primaries for the purpose of nominating candidates for the various State offices. This necessitated a compilation of challenge lists for both primary elections based upon investigations made by Deputy State Superintendents of Elections throughout Greater New York. The Police Department of the city of New York assisted materially in making these investigations, as owing to the limited number of deputies at my command, my efforts in this direction were somewhat circumscribed.

The following number of names appeared on the challenge list in the spring primaries:

New York County.....	27,430
Kings County . . . . .	20,055
Queens County . . . . .	4,041
Richmond County . . . . .	784
Bronx County . . . . .	8,532
	<hr/>
	60,842

In the fall primaries the following number of names appeared on the challenge list through Greater New York:

New York County.....	47,313
Kings County . . . . .	38,132
Queens County . . . . .	7,370
Richmond County . . . . .	1,471
Bronx County . . . . .	11,648
	<hr/>
	105,934

## INVESTIGATIONS OF CHANGES OF RESIDENCE

An extremely important cog in the machinery of this Department is the investigation of change of residence. In order to thwart attempts at fraudulent registration, the registry lists of

1915 were arranged by election and assembly districts in convenient card board pamphlet form and given to each Deputy State Superintendent of Elections to pursue his investigations.

To obtain authoritative information for the challenge list for registration days, deputies were delegated to interrogate such persons whose names appeared on the registry lists of 1915 and where this was not possible, inquiry was made of the persons occupying the premises from which such elector last registered, or from the superintendent or caretaker. When information of a removal was obtained, the names of two witnesses having knowledge of such fact were given. Where the slightest doubt remained as to the identity of an elector another investigation was made.

The figures given below showing number of investigations of removals made prior to registration and between registration and election are significant of the immense amount of time and labor involved in this phase of the work. A fac-simile of the instructions given to deputies to preclude any possibility of mistake is also shown.

DEAR SIR:—Before marking O. K. alongside the name of an elector on the list furnished, indicating that he still resides at the designated premises, exercise great care that the information leading to such action has been obtained from a *reliable* person; preferably the janitor. Of course, this information furnished by a tenant other than the janitor is also acceptable. Do not fill out a card for an elector still residing on the premises.

When you report that an elector has either moved or died, be sure that such information is obtained from at least two *reliable* persons, not members of the same family. Mark the names of such electors either *removed* or *dead* on the list, and fill out card with full name and address of each such elector and your report of the investigation.

Before reporting any elector *unknown*, every tenant in the house must be interviewed.

In former years, deputies have been very careless in making out a removal card for an elector, for the reason that further investigation showed that said elector still resided on the premises. The purpose of the removal card is missed if an elector is reported as not residing on the premises when he actually does, and such action



also reflects discredit on this office and places it in a peculiar light before the public. Furthermore, the elector is oft times subjected to embarrassment and inconvenience which might be avoided if greater care were exercised in the original investigation made by the deputy.

I shall expect all deputies to use their best efforts in making investigations in order to protect not only the interests of the Department, but the rights of the elector.

Upon the accuracy of your report, the success of our operations is greatly dependent, and for that reason I must insist that you bend every effort to make no report without feeling confident of its accuracy.

Very truly yours,

FREDERICK L. MARSHALL,

*State Supt. of Elections.*

#### INVESTIGATIONS

County	Prior to reg.	Between reg. and election	Total
Albany .....	295	814	1,109
Allegany .....	52	116	168
Bronx .....	38,709	2,507	41,216
Broome .....	.....	759	759
Cattaraugus .....	16	41	57
Cayuga .....	408	23	431
Chautauqua .....	61	114	175
Chemung .....	.....	84	84
Chenango .....	1,521	125	1,646
Clinton .....	.....	27	27
Columbia .....	108	809	917
Cortland .....	7	400	407
Delaware .....	1	60	61
Dutchess .....	647	1,029	1,676
Erie .....	440	296	736
Essex .....	17	29	46
Franklin .....	7	19	26
Fulton .....	9	22	31
Genessee .....	22	63	85

County	Prior to reg.	Between reg. and election	Total
Greene .....	238	609	847
Hamilton .....	.....	11	11
Herkimer .....	.....	8	8
Jefferson .....	.....	.....	.....
Kings .....	139,035	30,056	169,091
Lewis .....	.....	.....	.....
Livingston .....	392	104	496
Madison .....	10	29	39
Monroe .....	1,793	595	2,388
Montgomery .....	11	37	48
Nassau .....	240	98	338
New York.....	166,591	20,010	186,601
Niagara .....	22	84	106
Oneida .....	.....	153	153
Onondaga .....	1	469	470
Ontario .....	259	49	308
Orange .....	971	1,017	1,988
Orleans .....	45	72	117
Oswego .....	.....	57	57
Otsego .....	2	13	15
Putnam .....	352	330	682
Queens .....	28,608	1,712	30,320
Rensselaer .....	301	4,260	4,561
Richmond .....	7,187	875	8,062
Rockland .....	332	368	700
St. Lawrence.....	125	88	213
Saratoga .....	18	32	50
Schenectady .....	38	12	50
Schoharie .....	116	301	417
Schuyler .....	87	568	655
Seneca .....	124	14	138
Steuben .....	383	54	437
Suffolk .....	208	87	295
Sullivan .....	87	538	625
Tioga .....	2	4	6
Tompkins .....	17	40	57

County	Prior to reg.	Between reg. and election	Total
Ulster .....	503	1,292	1,795
Warren .....	15	9	24
Washington .....	.....	9	9
Wayne .....	200	39	239
Westchester .....	4,553	3,835	8,388
Wyoming .....	26	42	68
Yates .....	133	60	193
	<hr/> 395,345	<hr/> 75,377	<hr/> 470,722

## HOTEL AND LODGING HOUSE INVESTIGATIONS

The close supervision kept over hotels and lodging houses by the office of the State Superintendent of Elections is one of the greatest means of preventing fraudulent registration and attempts at illegal voting. Through the instrumentality of sections 480, 481, 482 and 484, making it mandatory upon owners or lessees of hotels and lodging houses to file sworn statements showing names of all male persons who are residents of such hotel or lodging houses, whether guest, proprietor, lessee or keeper as well as identification data minutely setting forth personal descriptions, etc., and description of the premises being utilized for such purposes, it is almost impossible for fraud to be practiced. Such reports are filed on the first day of registration.

As a further preventative, hotel and lodging house keepers on the last day of registration file supplementary data, setting forth the names of persons who, since filing their first report have removed from the premises.

In view of the fact that innumerable transients are accommodated in places of this character, were not an extremely close check kept upon such occupants, it would be a simple matter for those who profit by breaking the law to ply their nefarious schemes under the protection of a temporary abiding place.

The following schedule shows number of hotel and lodging houses throughout the State together with information covering reports returned, etc.

County	Hotel and lodging houses	Reports received	Names on report
Albany .....	212	212	1,290
Allegany .....	14	4	18
Bronx .....	130	126	417
Broome .....	83	62	506
Cattaraugus .....	49	30	170
Cayuga .....	45	31	184
Chautauqua .....	118	37	166
Chemung .....	84	77	432
Chenango .....	20	20	137
Clinton .....	56	41	86
Columbia .....	84	84	306
Cortland .....	23	23	147
Delaware .....	11	11	42
Dutchess .....	98	70	275
Erie .....	373	355	1,635
Essex .....	28	22	79
Franklin .....	56	41	195
Fulton .....	62	50	175
Genesee .....	82	45	160
Greene .....	91	91	249
Hamilton .....	18	11	41
Herkimer .....	87	77	269
Jefferson .....	107	72	350
Kings .....	404	394	1,945
Lewis .....	48	40	176
Livingston .....	33	25	114
Madison .....	33	33	109
Monroe .....	434	365	2,576
Montgomery .....	62	51	166
Nassau .....	318	210	476
New York.....	632	607	7,723
Niagara .....	202	83	446
Oneida .....	228	73	500
Onondaga .....	415	255	1,614
Ontario .....	28	22	117

County	Hotel and lodging houses	Reports received	Names on report
Orange .....	167	102	342
Orleans .....	21	9	33
Oswego .....	100	66	200
Otsego .....	49	49	162
Putnam .....	21	17	47
Queens .....	384	382	766
Rensselaer .....	172	172	542
Richmond .....	207	202	374
Rockland .....	61	48	110
St. Lawrence.....	83	67	153
Saratoga .....	95	82	232
Schenectady .....	213	191	830
Schoharie .....	27	27	85
Schuyler .....	6	2	13
Seneca .....	22	22	78
Steuben .....	8	62	191
Suffolk .....	184	128	216
Sullivan .....	112	112	233
Tioga .....	13	13	66
Tompkins .....	16	12	53
Ulster .....	138	138	414
Warren .....	60	50	129
Washington .....	61	44	163
Wayne .....	19	17	66
Westchester .....	253	220	772
Wyoming .....	22	8	17
Yates .....	4	4	20
	<hr/> 7,358	<hr/> 5,996	<hr/> 29,598

## HOTEL AND LODGING HOUSE REPORT

The following summary shows number of persons registering from hotels and lodging houses, number not registering, number voting and number of those who did not vote:

County	Registered on report	Registered not on report	Voted on report	Voted not on report
Albany .....	1,016	.....	995	.....
Allegany .....	9	.....	8	.....
Bronx .....	260	6	247	5
Broome .....	404	76	284	58
Cattaragus .....	54	.....	45	.....
Cayuga .....	135	21	120	17
Chautauqua .....	62	.....	37	.....
Chemung .....	287	74	186	52
Chenango .....	131	18	72	18
Clinton .....	82	.....	82	.....
Columbia .....	301	.....	291	.....
Cortland .....	126	6	124	6
Delaware .....	29	.....	27	.....
Dutchess .....	220	11	200	3
Erie .....	587	205	468	156
Essex .....	74	.....	70	.....
Franklin .....	192	.....	190	.....
Fulton .....	171	.....	168	.....
Genesee .....	70	.....	61	.....
Greene .....	233	.....	229	.....
Hamilton .....	33	.....	31	.....
Herkimer .....	199	32	158	23
Jefferson .....	265	18	221	15
Kings .....	1,255	97	1,178	75
Lewis .....	108	.....	88	.....
Livingston .....	114	.....	67	.....
Madison .....	74	3	73	3
Monroe .....	1,756	54	1,573	44
Montgomery .....	161	.....	161	.....
Nassau .....	407	.....	392	.....
New York.....	5,531	184	5,145	160
Niagara .....	324	42	268	16
Oneida .....	460	63	457	29
Onondaga .....	968	206	749	153
Ontario .....	89	31	82	26
Orange .....	248	.....	224	.....
Orleans .....	13	.....	.....	.....

County	Registered on report	Registered not on report	Voted on report	Voted not on report
Oswego .....	151	22	130	20
Otsego .....	124	1	112	1
Putnam .....	40	.....	37	.....
Queens .....	465	1	449	1
Rensselaer .....	531	12	528	12
Richmond .....	242	4	214	4
Rockland .....	71	.....	39	.....
St. Lawrence.....	147	.....	141	.....
Saratoga .....	228	.....	220	.....
Schenectady .....	780	.....	772	.....
Schoharie .....	81	.....	76	.....
Schuyler .....	8	.....	6	.....
Seneca .....	76	5	64	4
Steuben .....	154	27	128	17
Suffolk .....	135	.....	122	.....
Sullivan .....	201	.....	186	.....
Tioga .....	59	4	54	4
Tompkins .....	40	6	40	4
Ulster .....	408	.....	402	.....
Warren .....	126	.....	126	.....
Washington .....	158	.....	150	.....
Wayne .....	66	.....	45	.....
Westchester .....	550	8	490	.....
Wyoming .....	5	.....	5	.....
Yates .....	20	.....	13	.....
	<hr/> 20,954	<hr/> 1,237	<hr/> 19,320	<hr/> 926

### INVESTIGATIONS OF DEATHS OF REGISTERED VOTERS

A considerable amount of time is taken up in perusing the records of the Department of Health throughout the State for the purpose of obtaining the name, residence, age, nativity, time and place of death of all male persons over twenty-one years of age who died between the day after the general election in 1915 and the first day of registration in 1916. The purpose of these records is to

further safeguard the elective franchise in so far as to make it impossible for a person to vote on the name of one deceased.

In former years this field was a fertile ground for the perpetration of fraud. Deputies are assigned to the various bureaus of vital statistics and make an indexed card list of all deaths. These names are then added to the challenge list for registration days.

The statement given below shows the number of deaths reported between November 3, 1915, and October 8, 1916, of all male persons over twenty-one years of age.

Albany .....	497
Allegany .....	220
Bronx .....	2,596
Broome .....	578
Cattaraugus .....	302
Cayuga .....	337
Chautauqua .....	505
Chemung .....	360
Chenango .....	206
Clinton .....	183
Columbia .....	398
Cortland .....	162
Delaware .....	212
Dutchess .....	457
Erie .....	2,054
Essex .....	210
Franklin .....	245
Fulton .....	244
Genesee .....	197
Greene .....	153
Hamilton .....	12
Herkimer .....	341
Jefferson .....	464
Kings .....	8,655
Lewis .....	101
Livingston .....	131
Madison .....	197
Monroe .....	1,399



Montgomery .....	264
Nassau .....	41
New York.....	11,271
Niagara .....	219
Oneida .....	909
Onondaga .....	1,128
Ontario .....	253
Orange .....	553
Orleans .....	104
Oswego .....	491
Otsego .....	311
Putnam .....	63
Queens .....	1,783
Rensselaer .....	607
Richmond .....	825
Rockland .....	77
St. Lawrence.....	522
Saratoga .....	313
Schenectady .....	398
Schoharie .....	142
Schuyler .....	73
Seneca .....	117
Steuben .....	403
Suffolk .....	46
Sullivan .....	220
Tioga .....	127
Tompkins .....	171
Ulster .....	414
Warren .....	173
Washington .....	204
Wayne .....	184
Westchester .....	1,128
Wyoming .....	116
Yates .....	103

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45,169

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## DISFRANCHISEMENT OF VOTERS

It having come to my notice that a man who had been convicted of a felony and whose citizenship had not been restored would wait a year or two and then attempt to vote, particular stress was laid by me this year on preventing a recurrence of this miscarriage of justice with the result that numerous cases are now pending in the courts against ex-convicts who, thinking that the laxity which formerly existed still prevailed, appeared to register on registration day. The following tabulation shows the number of persons, by counties, in the State of New York, who have been convicted of felonies, from November 1st, 1915, to October 31st, 1916. These statistics were secured from the district attorneys and county clerks throughout the State, and are arranged in the branch offices of this Department by election and assembly districts. Subsequent to the close of registration, names secured by this Department are investigated for the purpose of ascertaining whether or not they registered, and if such is the case, these names are placed on the Challenge List for Election Day.

## CONVICTIONS FOR FELONIES

Albany .....	42
Allegany .....	10
Bronx .....	207
Broome .....	16
Cattaraugus .....	33
Cayuga .....	25
Chautauqua .....	26
Chemung .....	33
Chenango .....	3
Clinton .....	9
Columbia .....	10
Cortland .....	2
Delaware .....	15
Dutchess .....	35
Erie .....	147
Essex .....	12
Franklin .....	12
Fulton .....	7

Genesee .....	14
Greene .....	8
Hamilton .....	.....
Herkimer .....	24
Jefferson .....	23
Kings .....	547
Lewis .....	4
Livingston .....	9
Madison .....	5
Monroe .....	48
Montgomery .....	11
Nassau .....	21
New York .....	1,560
Niagara .....	82
Oneida .....	67
Onondaga .....	68
Ontario .....	20
Orange .....	15
Orleans .....	8
Oswego .....	15
Otsego .....	6
Putnam .....	8
Queens .....	168
Rensselaer .....	19
Richmond .....	119
Rockland .....	46
St. Lawrence .....	7
Stratoga .....	14
Schenectady .....	5
Schoharie .....	1
Schuyler .....	.....
Seneca .....	13
Steuben .....	14
Suffolk .....	23
Sullivan .....	6
Tioga .....	4
Tompkins .....	28
Ulster .....	5

Warren .....	3
Washington .....	10
Wayne .....	4
Westchester .....	140
Wyoming .....	24
Yates .....	1
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	3,819

REGISTRATION DAY CHALLENGE LIST

The greatest vigilance was exercised by the deputies working under my direction in the compilation of the challenge list for registration days. In the past it had been frequently noted that names appeared on the challenge list through error or because of haste in the preparation of same, causing great inconvenience to innocent persons; to prevent the possibility of voters being challenged indiscriminately, I personally supervised the construction of the list for the registration of 1916 with the result that the number of persons registering whose names appeared on the challenge list was the lowest that it has been since the institution of this department. Inspectors of elections also received instructions cautioning them against laxity and dereliction of duty. Inspectors of elections were also given to understand that under no circumstances must the challenge list be relegated to a convenient resting place until registration was over, but had at all times to be conspicuously placed within reach of the chairman for consultation whenever an elector appeared to register. Not only did I insist upon the challenge list being placed in a prominent position where it could be viewed by the Board of Inspectors, but by watchers and persons affiliated with other civic organizations, as well.

Whenever a board of inspectors registered an elector whose name appeared on the challenge list, an explanation was required, setting forth the reason for such registration. The following list, by counties, shows the number of persons whose names were placed on the challenge list for registration days in 1916:

## CHALLENGES ON REGISTRATION DAYS

County	Name on chall. list	Challenged	Not appearing to register
Albany .....	1,016	36	980
Allegany .....	773	2	771
Bronx .....	9,125	75	9,050
Broome .....	617	4	613
Cattaraugus .....	957	3	954
Cayuga .....	309	.....	309
Chautauqua .....	355	1	354
Chemung .....	493	.....	493
Chenango .....	954	28	926
Clinton .....	183	.....	183
Columbia .....	345	3	342
Cortland .....	164	.....	164
Dalaware .....	227	.....	227
Dutchess .....	424	36	388
Erie .....	1,612	22	1,590
Essex .....	210	.....	210
Franklin .....	245	.....	245
Fulton .....	244	.....	244
Genesee .....	290	3	287
Greene .....	326	1	325
Hamilton .....	12	.....	12
Herkimer .....	177	.....	177
Jefferson .....	238	2	236
Kings .....	30,731	345	30,386
Lewis .....	77	.....	77
Livingston .....	392	12	380
Madison .....	202	1	201
Monroe .....	1,511	13	1,498
Montgomery .....	264	.....	264
Nassau .....	175	.....	175
New York.....	43,850	600	43,250
Niagara .....	225	1	224
Oneida .....	213	.....	213
Onondaga .....	842	1	841
Ontario .....	357	.....	357

CHALLENGES ON REGISTRATION DAYS — (*Concluded*)

Orange .....	354	6	348
Orleans .....	104	.....	104
Oswego .....	238	.....	238
Otsego .....	303	.....	303
Putnam .....	49	.....	49
Queens .....	4,953	41	4,912
Rensselaer .....	649	7	642
Richmond .....	1,080	3	1,077
Rockland .....	69	19	50
St. Lawrence.....	522	80	442
Saratoga .....	313	61	252
Schenectady .....	420	16	404
Schoharie .....	197	4	193
Schuyler .....	73	.....	73
Seneca .....	123	.....	123
Steuben .....	386	5	381
Suffolk .....	127	.....	127
Sullivan/ .....	693	3	690
Tioga .....	131	.....	131
Tompkins .....	199	17	182
Ulster .....	548	11	537
Warren .....	173	16	157
Washington .....	204	.....	204
Wayne .....	318	2	316
Westchester .....	1,842	25	1,799
Wyoming .....	195	.....	195
Yates .....	104	.....	104
	<hr/>	<hr/>	<hr/>
	112,484	1,505	110,979

## CHALLENGE LIST FOR ELECTION DAY

It is the inalienable right of one elector to challenge the right of franchise of any other elector, but experience has shown that ruthless challenging has not secured the desired results. In the preparation of the challenge list emanating from this Department for Election Day, the greatest possible care was exercised, in order

that only those names appeared thereon as investigation and re-investigation showed, properly belonged.

Particular emphasis was laid on first voters and thirty-day voters, for the reason that in the past it has been found that the greatest amount of fraud and the easiest opportunities lay within the scope of these two classes.

The names appearing on the Election Day challenge list were arranged under the following classifications:

Where death had occurred after persons had registered.

Where persons moved after registering.

Those who were convicted of felonies, and whose citizenship had not been restored.

Those who did not reside in the city for a year, in the county four months or the election district for thirty days.

Persons whose naturalization papers were not dated ninety days prior to Election.

Persons who had registered in the wrong election district erroneously.

On the sixth day of November the challenge lists were arranged by election districts and rearranged in police inspection districts, turned over to the Police Department and distributed by the police together with special instructions for the Boards of Inspectors. A challenge list receipt was signed by the four members of the Board of Inspectors upon delivery of the challenge list. Where a challenge list was mislaid, the chairman of such Board of Inspectors immediately notified one of the various offices of this Department and a duplicate was sent at once to replace the missing one.

The following summarization indicates the number of names on the Election Day challenge list, the number appearing to vote, and the number of such persons who did not attempt to vote.

### CHALLENGES ON ELECTION DAY

County	Name on chall. list	Persons voted	Did not vote
Albany .....	173	2	171
Allegany .....	31	.....	31
Bronx .....	231	35	196
Broome .....	2	1	1

CHALLENGES ON ELECTION DAY — (*Continued*)

County	Name on chail. list	Persons voted	Did not vote
Cattaraugus .....	117	12	105
Cayuga .....	13	.....	13
Chautauqua .....	139	.....	139
Chemung .....	12	2	10
Chenango .....	32	.....	32
Clinton .....	10	.....	10
Columbia .....	9	.....	9
Cortland .....	.....	.....	.....
Delaware .....	.....	.....	.....
Dutchess .....	154	.....	154
Erie .....	172	23	149
Essex .....	10	.....	10
Franklin .....	.....	.....	.....
Fulton .....	1	.....	1
Genesee .....	430	7	423
Greene .....	117	.....	117
Hamilton .....	.....	.....	.....
Herkimer .....	18	.....	18
Jefferson .....	30	1	29
Kings .....	745	83	662
Lewis .....	5	.....	5
Livingston .....	.....	.....	.....
Madison .....	.....	.....	.....
Monroe .....	127	40	87
Montgomery .....	9	.....	9
Nassau .....	41	.....	41
New York.....	2,228	332	1,896
Niagara .....	42	.....	42
Oneida .....	40	1	39
Onondaga .....	202	49	153
Ontario .....	14	2	12
Orange .....	229	.....	229
Orleans .....	.....	.....	.....
Oswego .....	20	4	25
Otsego .....	21	.....	21



CHALLENGES ON ELECTION DAY — (*Concluded*)

Putnam .....	89	4	85
Queens .....	167	16	151
Rensselaer .....	232	39	193
Richmond .....	28	9	19
Rockland .....	38	13	25
St. Lawrence.....	7	3	4
Saratoga .....	12	.....	12
Schenectady .....	60	4	56
Schoharie .....	37	.....	37
Schuyler .....	.....	.....	.....
Seneca .....	2	.....	2
Steuben .....	3	1	2
Suffolk .....	31	2	29
Sullivan .....	70	2	68
Tioga .....	.....	.....	.....
Tompkins .....	21	.....	21
Ulster .....	119	19	100
Warren .....	4	.....	4
Washington .....	7	.....	7
Wayne .....	3	.....	3
Westchester .....	527	80	447
Wyoming .....	94	.....	94
Yates .....	29	1	28
	<hr/>	<hr/>	<hr/>
	7,013	787	6,226

## AFFIDAVITS MADE BY ELECTORS

An entirely new departmental proceeding was established by me this year in handling what at first sight appeared to be cases of criminal intent to violate the election law, but which, upon investigation, indicated a lack of familiarity with the statute. In times past voters not conversant with the fact that a voting residence is not recognized by the law, voted from stores and business places and felt that inasmuch as no attempt was made to vote more than once, they came within the spirit of the law.

Formerly applications were made to secure warrants of arrest and when the case was presented before a police magistrate the magistrate could not consistently hold such person for criminally violating the election law. Many such cases presented themselves this year and instead of instituting criminal action, I had such electors make a sworn statement that they would not attempt to vote and then placed their names on the challenge list. Thus a double purpose was served; the person did not vote and he was not subjected to the humiliation of being apprehended. Of course, if it subsequently developed that such voter, after having been advised of his rights in the premises attempted to vote, then criminal action was instituted.

### SUBPOENAS

To give an approximate idea of the immense amount of work transacted by this department in the examination of witnesses to determine whether fraud has been committed, the following table shows the number of subpoenas which were issued throughout the State, by counties, during the past election. Each subpoena represents a case which was tried by the special deputy attorneys general assigned to this Department during the election period, Chief Deputy Allen, the Secretary of this Department, and myself. The enormousness of the work involved may readily be seen when it is taken into consideration that at least one affidavit was secured from each person subpoenaed and in some instances when information which we thought pertinent was being withheld, some were subpoenaed time and again until the information sought was secured.

The office of the State Superintendent of Elections in Greater New York was open from 7 a. m. until midnight every day from September 9th until November 8th. Between the first day of registration and the close of election, approximately fifty letters were received daily requiring answers and opinions. Aside from this, anonymous communications were received setting forth what the subscriber thought was an intent to defeat the purport of the election law. In addition to this, the Honest Ballot Association and many other civic organizations of the city of New York were constantly in touch with this Department, and, through co-operation, there developed a most harmonious relationship between this

Department and all such organizations which have their inception in the plan for the betterment and purification of elections generally.

### SUBPOENAS ISSUED BY COUNTIES

Albany .....	68
Allegany .....	12
Bronx .....	280
Broome .....	18
Cattaraugus .....	7
Cayuga .....	18
Chautauqua .....	16
Chemung .....	11
Chenango .....	6
Clinton .....	
Columbia .....	2
Cortland .....	3
Delaware .....	12
Dutchess .....	43
Erie .....	320
Essex .....	10
Franklin .....	
Fulton .....	1
Genesee .....	
Greene .....	3
Hamilton .....	
Herkimer .....	7
Jefferson .....	8
Kings .....	1,130
Lewis .....	1
Livingston .....	4
Madison .....	
Monroe .....	112
Montgomery .....	4
Nassau .....	91
New York.....	2,493
Niagara .....	11
Oneida .....	6

SUBPOENAS ISSUED BY COUNTIES — (*Concluded*)

Onondaga .....	88
Ontario .....	4
Orange .....	19
Orleans .....	.....
Oswego .....	28
Otsego .....	.....
Putnam .....	9
Queens .....	176
Rensselaer .....	176
Richmond .....	84
Rockland .....	12
St. Lawrence .....	54
Saratoga .....	6
Schenectady .....	78
Schoharie .....	7
Schuyler .....	.....
Seneca .....	2
Steuben .....	3
Suffolk .....	6
Sullivan .....	4
Tioga .....	.....
Tompkins .....	2
Ulster .....	1
Warren .....	.....
Washington .....	3
Wayne .....	1
Westchester .....	94
Wyoming .....	3
Yates .....	.....
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5,557	

## WARRANTS

Chief Magistrate McAdoo handled in New York City the issuance of warrants for the apprehension of violators of the election franchise. The following is a list of warrants issued, many of which have as yet not been served although constant watch is

WARRANTS — (*Concluded*)

kept on the haunts frequented by those at large, by the deputies of this Department:

County	No. of warrants
Albany .....	6
Bronx .....	19
Erie .....	4
Kings .....	38
Monroe .....	7
Nassau .....	7
New York.....	78
Niagara .....	1
Onondaga .....	2
Orange .....	12
Queens .....	11
Rensselaer .....	14
Richmond .....	3
St. Lawrence .....	4
Schenectady .....	9
Suffolk .....	4
Ulster .....	5
Westchester .....	3
Total .....	227

ARRESTS

The following schedule shows names of persons apprehended during the last election period, setting forth crimes charged and disposition made of same. In the arrests given, however, but few are included for whom warrants were issued as set forth in the preceding schedule:

NAME	Nature of offense	Disposition
ALBANY COUNTY		
Sidney Scott .....	Violation § 765, Penal Law.	Discharged.
Benjamin Solomon ...	Violation § 765, Penal Law.	Dismissed.

## ARRESTS — (Continued)

NAME	Nature of offense	Disposition
BRONX COUNTY		
Thomas J. McLaughlin	Illegal registration .....	Dismissed.
Michael Sporeto .....	Illegal registration .....	Dismissed.
KINGS COUNTY		
Isidore Hedin .....	Illegal voting .....	Penitentiary.
Francis Basuino .....	Illegal registration .....	Dismissed.
Matthew Trinder .....	Illegal registration .....	\$500 bail; Grand Jury.
Albert Guardino .....	Illegal registration .....	Discharged.
Emanuel Malbert .....	Illegal registration .....	Discharged.
Max Roth .....	Illegal registration .....	Discharged.
Moses Rubenstein .....	Illegal registration .....	Discharged.
Charles Reynolds .....	Illegal registration .....	Discharged.
Harris Goduick .....	Illegal registration .....	Discharged.
Michael J. Conway...	Illegal registration .....	Held for Grand Jury.
Abraham Ryer .....	Illegal registration .....	Discharged.
William Cue .....	Illegal registration .....	Discharged.
James Campbell .....	Illegal registration .....	Discharged.
Frederick Schmidt ..	Illegal registration .....	Discharged.
Michael Zozzaro .....	False registration .....	Discharged.
Bradford M. Verrill..	False registration .....	Discharged.
Maceo Falco.....	False registration .....	Discharged.
William Fulk .....	False registration .....	Discharged.
Isidore Axalrad .....	Illegal voting .....	Discharged.
NEW YORK COUNTY		
John H. Smith.....	Illegal registration .....	Discharged.
William Bowles .....	Illegal registration .....	Discharged.
Matthew Wigman ...	False registration .....	Discharged.
Edward C. Covey.....	Illegal registration .....	Discharged.
Henry Dudley .....	Illegal voting .....	Discharged.
Thomas Cox .....	Illegal voting .....	Discharged.
James Kearns .....	False registration .....	Discharged.
Joseph Quinn .....	Illegal voting .....	Discharged.
John J. Sweeney.....	Illegal voting .....	Discharged.
James Moran .....	Illegal registration .....	Discharged.
Harry D. Smith.....	Illegal registration .....	Discharged.
Ben Granbird .....	Illegal registration .....	Discharged.
Max Cohen .....	Illegal registration .....	Discharged.
Isaac Steppler .....	Illegal registration .....	Discharged.
Alexander Jastrow ..	Illegal registration .....	Discharged.
Max Polsky .....	Illegal registration .....	Discharged.
Dave Goldberg .....	Illegal registration .....	Discharged.
QUEENS COUNTY		
John W. Seiber.....	Violation § 752, Penal Law.	Held for Grand Jury.
Frank Robinson .....	Violation § 752, Penal Law.	Held for Grand Jury.
Nicholas Willoughby..	Violation § 752, Penal Law.	Discharged.
William Dickinson ..	Violation § 752, Penal Law.	Discharged.
William Simpson ....	Violation § 752, Penal Law.	Discharged.
James Brick .....	Violation § 752, Penal Law.	Discharged.
Morris J. Brick.....	Violation § 752, Penal Law.	Discharged.
Isidor Schoenfeld ....	Violation § 752, Penal Law.	Discharged.

ARRESTS — (*Concluded*)

NAME	Nature of offense	Disposition
Jacob Weiss .....	Illegal registration .....	Discharged.
Erving Humpling....	Violation § 752, Penal Law.	Discharged.
Harry B. Daniels....	Violation § 752, Penal Law.	Discharged.
Emil Fischer .....	Illegal registration .....	Held for Grand Jury.
Thomas J. Hammil...	Illegal registration .....	Discharged.
Henry C. Brandt....	Illegal registration .....	Discharged.
Jacob Kerchner .....	Illegal registration .....	Discharged.
RENSSELAER COUNTY		
Gabriel Eilers .....	Illegal registration .....	Discharged.
Thomas Wiebrecht ...	Illegal registration .....	Pending.
Giles Kaczmarik ....	Illegal registration .....	Pending.
Ignatius Hanley .....	Illegal registration .....	Pending.
Leonard Pakniski ...	Illegal registration .....	Pending.
Marion Weron .....	Illegal registration .....	Pending.
Reniquis Fac .....	Illegal registration .....	Pending.
Celestine Zeitler .....	Illegal registration .....	Pending.
Method Szumanski ...	Illegal registration .....	Pending.
Sebastian Synak .....	Illegal registration .....	Pending.
Benvute Ratapdzcak..	Illegal registration .....	Pending.
Theodore Kaczmark..	Illegal registration .....	Pending.
Theodore Eicholtz ...	Illegal registration .....	Pending.
Gerald Stauble .....	Illegal registration .....	Pending.
Herman Block .....	Illegal registration .....	Pending.
Martine Rzasa .....	Illegal registration .....	Pending.
Anaclette Patterson ..	Illegal registration .....	Pending.
Constance Klein .....	Illegal registration .....	Pending.
Lawrence Martin ....	Illegal registration .....	Pending.

## REGISTRATION AND VOTE OF THE GENERAL ELECTION, 1916

The schedule given below shows the total registration, both personal and impersonal, together with the total vote at the General Election in 1916 by counties:

County	Registered	Vote
Albany .....	55,659	46,392
Allegany .....	10,942	10,436
Bronx .....	100,568	97,850
Broome .....	23,999	21,635
Cattaraugus .....	19,570	16,651
Cayuga .....	18,538	15,646
Chautauqua .....	28,894	24,168
Chemung .....	16,895	14,923

REGISTRATION AND VOTE OF THE GENERAL ELECTION, 1916 —  
(Continued)

Chenango .....	11,610	9,495
Clinton .....	12,593	9,513
Columbia .....	12,639	9,543
Cortland .....	8,999	7,139
Delaware .....	15,211	10,728
Dutchess .....	24,519	21,613
Erie .....	119,526	109,236
Essex .....	9,860	5,843
Franklin .....	12,249	8,693
Fulton .....	12,472	10,579
Genesee .....	10,902	8,478
Greene .....	9,318	7,668
Hamilton .....	1,731	1,202
Herkimer .....	18,751	13,350
Jefferson .....	23,365	19,445
Kings .....	269,805	259,998
Lewis .....	8,200	6,346
Livingston .....	11,204	9,257
Madison .....	12,520	9,390
Monroe .....	76,037	69,785
Montgomery .....	14,949	12,498
Nassau .....	28,650	22,849
New York.....	279,658	268,084
Niagara .....	24,594	22,152
Oneida .....	41,055	34,464
Onondaga .....	56,526	50,738
Ontario .....	15,787	13,309
Orange .....	29,553	22,001
Orleans .....	8,894	7,586
Oswego .....	20,699	17,274
Otsego .....	15,095	12,497
Putnam .....	3,868	3,106
Queens .....	71,485	69,101
Rensselaer .....	32,161	28,226
Richmond .....	17,235	15,390



REGISTRATION AND VOTE OF THE GENERAL ELECTION, 1916 —  
(*Concluded*)

Rockland .....	11,777	10,003
St. Lawrence.....	25,111	20,070
Saratoga .....	17,581	13,408
Schenectady .....	23,403	18,991
Schoharie .....	7,871	6,643
Schuyler .....	4,622	3,759
Seneca .....	7,642	6,611
Steuben .....	24,655	20,083
Suffolk .....	27,117	21,917
Sullivan .....	10,251	7,515
Tioga .....	7,779	6,482
Tompkins .....	10,511	9,075
Ulster .....	28,596	17,344
Warren .....	10,054	7,228
Washington .....	13,957	11,601
Wayne .....	16,082	12,990
Westchester .....	62,440	52,903
Wyoming .....	9,828	7,289
Yates .....	6,184	4,844
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Total .....	1,942,246	1,713,033

### COMMISSIONERS OF ELECTIONS

I wish to most heartily thank the various Boards of County Commissioners of Elections throughout the State for their unsolicited assistance, for the co-operation and enthusiasm with which they supported recommendations made by my Department and for the efficient manner in which suggestions made to them were carried out.

The existent relationship between Commissioners of Elections and this Department has resulted in effectually reducing the errors and omissions in the work of the Boards of Inspectors and has further resulted in making the individual members of those Boards feel the responsibility which rests upon them and has also created

a tendency to lessen the laxity which was manifested by such Boards in the past.

Especially am I grateful to the Board of Elections of New York City. The Commissioners offered their whole-hearted co-operation with the sole purpose in view of seeing that the Boards of Inspectors acting under their jurisdiction lived up, not only to the letter, but to the spirit of the law as far as the working of this Department correlated with theirs. It was due to their co-operation that the stringent measures adopted by me had such a salutary effect on the inspectors, for the Commissioners ruled that unless every instruction emanating from this Department was adhered to, the inspectors' checks would be withheld until such time as my instructions were complied with. This brought about a heretofore unknown respect for orders issued by this Department.

#### ADDITIONAL INSTRUCTIONS TO DEPUTIES

On the second day of October, 1916, 150 temporary Deputy State Superintendents of Elections were appointed for a period of forty days to assist in policing the polling places during registration days and on Election Day, and also to help in investigating the registration of 1916. Each of these appointees were given explicit instructions as to their duties and before appointment was made, were examined by me in order that I might ascertain whether they possessed the necessary qualifications to intelligently perform the work assigned to them. A great many of the men appointed this year had had former experience as Deputy State Superintendents of Elections and in this respect their serviceability was greatly increased. They were given to understand that under no consideration were their services to be continued unless their daily reports conclusively showed that they were giving to the State the service it was entitled to, and their compensation was based upon actual performance while employed as Deputy State Superintendents of Elections.

The following printed rules were issued to all Deputy State Superintendents of Elections covering their duties on primary registration days and Election Day, supplemented by a personal talk to each deputy:

## INSTRUCTIONS TO DEPUTIES FOR PRIMARY DAY, SEPTEMBER 19, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list in the order most convenient for him to reach at 3 o'clock P. M. and visit the remaining polling places on list until 9:00 P. M.

They will enter on their reports the following memoranda:

1. Name of County.
2. Election and Assembly Districts to be entered in space provided for same.
3. Date.
4. Year.
5. Number and location of polling places visited.
6. Aim of visit.
7. Ballot voted at time of visit.
8. Name of chairman and Inspectors present.
9. Watchers present.
10. Challenge list received.
11. Shield number of officer present.
12. Flag displayed.
13. Notice card displayed, no card used at primary election.
14. Report of general conditions, any information that you think would be beneficial to the office must be reported.

### TO ALL DEPUTY STATE SUPERINTENDENTS.

In addition to the typewritten instructions pasted on inside cover of book issued and delivered to each Deputy State Superintendent of Elections for his observance on the day of the Primary Election, all deputies are strictly forbidden from remaining or loitering at or in the vicinity of any polling place, or engaging in argument or discussions relative to the merits of any of the candidates for nomination of election, confining themselves during the hours and places of duty on the day of the Primary Election to inspections of polling places, observation of election officers and authorized officials or persons in attendance thereat, as to the manner in which their respective duties are being performed,

positively refraining in every respect from coercing, intimidating, addressing, persuading or in any manner inducing or influencing persons to attend at the polls, or to cast or not to cast a vote for any candidate for nomination or election, nor in any manner to act as the representative of a political party or candidate.

New York, Sept. 19, 1916.

FREDERICK L. MARSHALL,  
*State Supt. of Elections.*

## INSTRUCTIONS TO DEPUTIES FOR REGISTRATION DAYS, OCTOBER 9, 10, 11, 12, 13, 14, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list at 5:30 P. M. on the first five days and 7:30 A. M. on Saturday and visit the other places continuously, in order most convenient for him to reach until 10:30 P. M.

They will enter on their reports the following memoranda:

1. Number and location of polling places visited.
2. Time of visit.
3. Name of chairman and the number of members of Registry Board present.
4. Whether they are discharging their duties in a lawful manner.
5. Shield numbers of Police Officers in attendance.
6. Number of highest ballot voted.
7. Special report of any violation of the Election Law.
8. Watchers present.
9. Flag displayed, Yes or No.
10. Challenge List received, Yes or No.
11. Notice card displayed, Yes or No.
12. Report of general conditions, any information that you think would be beneficial to the office must be reported.

INSTRUCTIONS TO DEPUTIES FOR THE DAYS OF  
REGISTRATION FOR THE GENERAL ELECTION OF  
1916, OCTOBER 9, 10, 11, 12, 13 AND 14.

Deputies who have been detailed to Assembly Districts will report at 5:30 P. M. at the place of meeting of the Board of Registry most convenient for him to reach, with the exception of Saturday, Oct. 14th, on which day they will report at 7 A. M. The first duty will be to see whether the Registry Board has been furnished with challenge lists sent out by this department through the Police. They will also observe whether Police Officers are in attendance at the meeting of the Registry Board.

In making their rounds deputies should particularly notice whether any of the names appearing on the challenge lists have been placed upon the registry books and if so, whether challenges have been entered against them. They should also give particular attention to the "REMARK COLUMN" of the challenge list with a view to seeing whether any names appearing on the challenge list have been permitted to register. This is of *utmost importance*.

Should any members of the Boards of Registry disregard or fail to comply with a request for aid and assistance called for by the State Superintendent of Elections, the facts shall be communicated immediately by telephone to this office, 2375 Madison square. Deputies should be particular about seeing that all entries are made in memorandum books supplied them, and especially make note of any remark that may appear pertinent.

The deputies shall also, in addition to making note of shield number of the Policeman on duty in a polling place, secure the names of the election officers and also note throughout the day, the time such Policemen or Election Officers leave and return, and other Policemen relieve those on duty. The time of such relief must be noted as well as the shield number of the Policeman so relieving.

Deputies shall inquire whether the chairman of the Board of Inspectors has received our "Special Notice to Election Officers" and request the chairman to read the notice to the other members of the Board.

FREDERICK L. MARSHALL,

*State Superintendent of Elections.*

## INSTRUCTIONS TO DEPUTIES FOR ELECTION DAY NOVEMBER 7, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list at 6:00 A. M. on Tuesday, November 7, and visit the other places continuously, in order most convenient for him to reach until 5:00 P. M.

They will enter on their reports the following memoranda:

1. Number and location of polling places visited.
2. Time of visit.
3. Name of chairman and the number of members of Registry Board present.
4. Whether they are discharging their duties in a lawful manner.
5. Shield numbers of Police Officers in attendance.
6. Number of highest ballot voted.
7. Special report of any violation of the Election Law.
8. Watchers present.
9. Flag displayed, Yes or No.
10. Challenge List received, Yes or No.
11. Notice card displayed, Yes or No.
12. Report of general conditions, any information that you think would be beneficial to the office must be reported.

## INSTRUCTIONS TO INSPECTORS OF ELECTIONS

Inspectors of Elections, exercising some of the most important functions in the Election machinery of the State, had not in the past received from the State Superintendent of Elections as close supervision as their duties warranted. In order to insure strict conformity with every part of the election statute entrusted to inspectors of elections, the following notices and forms were delivered to each Board of Inspectors in Greater New York in 1916.

This had a salutary effect because of the fact that these officials realized a close check was being kept upon their work, and it is pleasurable indeed, to be able to state that during the past year but an extremely small percentage failed to comply with every order issued by me. In addition to the tours made by Deputy State Superintendents of Elections, who personally explained to the inspectors the purport of my instructions, Chief Deputy Allen and myself augmented these remarks by personal visits and the results were most gratifying.

[Seal of New York State.]

STATE OF NEW YORK  
STATE SUPERINTENDENT OF ELECTIONS  
230 Fifth Avenue, New York City

FREDERICK L. MARSHALL, *Superintendent.*

Notice to Election Officers.—The Chairman of each Board of Election inspectors is hereby notified that the instructions on the reverse side of the challenge sheet must be fully complied with.

Every inspector must read sections 364, 486 and 169 of the Election Law.

The remark column must be filled out.

The challenge sheet must be signed by the entire Board.

Any inspector disregarding these instructions will be prosecuted to the full extent of the law.

Section 763 of the Penal Law provides: "A public officer who omits, refuses or neglects to perform any act required of him by the election law, or refuses to permit the doing of any act authorized thereby, is, if not otherwise provided by law, punishable by imprisonment for not more than three years, or by a fine of not more than three thousand dollars or both."

FREDERICK L. MARSHALL,  
*State Superintendent of Elections.*

[Seal of New York State.]

STATE OF NEW YORK  
STATE SUPERINTENDENT OF ELECTIONS  
230 Fifth Avenue, New York City

FREDERICK L. MARSHALL, *Superintendent.*

—————E. D.—————A. D.

RECEIPT FOR REGISTRATION DAY CHALLENGE LIST

.....County, November 7th, 1916.

Received at ..... p. m. of Frederick L. Marshall, State Superintendent of Elections, Challenge List for the.....Election District, .....Assembly District, containing the

names of persons to be challenged on Election Day, 1916, in accordance with the instructions printed at the top of said list and consisting of . . . . . pages.

Chairman . . . . . Inspector of Elections.  
. . . . . Inspector of Elections.  
. . . . . Inspector of Elections.  
. . . . . Inspector of Elections.

Note.—To be signed by all inspectors and handed to Police Officer who delivers Challenge List.  
[Seal of New York State.]

STATE OF NEW YORK  
STATE SUPERINTENDENT OF ELECTIONS  
230 Fifth Avenue, New York City  
FREDERICK L. MARSHALL, *Superintendent*.

—————E. D.—————A. D.

RECEIPT FOR ELECTION DAY CHALLENGE LIST

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Chairman . . . . . Inspector of Elections.  
. . . . . Inspector of Elections.  
. . . . . Inspector of Elections.  
. . . . . Inspector of Elections.

Note.—To be signed by all inspectors and handed to Police Officer who delivers Challenge List.

THEOLOGICAL SEMINARIES

A serious problem confronting this Department during 1916 was brought to light when the registration returns showed an un-



usually large number registered from certain seminaries in New York City. Inasmuch as section 163 of the Election Law "Gaining or Losing a Residence," states:

"For the purpose of registering and voting no person shall be deemed to have gained or lost a residence by reason of his presence or absence while employed in the service of the United States, nor while engaged in the navigation of the waters of this State, or of the United States, or of the high seas; nor while a student of any seminary of learning; nor while kept at any almshouse, or other asylum or institution wholly or partly supported at public expense or by charity; nor while confined in any public prison. Any person claiming to belong to any class of persons mentioned and referred to in this section shall file with the board of inspectors at the time of registration a written statement showing where he is actually domiciled, his business or occupation, his business address, and to which class he claims to belong. Such statement shall be attached to the register, and be open for public inspection, and the fact thereof shall be noted in the register opposite the name of the person so registered."

I caused subpoenas to be issued and brought each individual who had thus erroneously registered to the New York Office of my Department and set forth my opinion regarding his status as an elector of the State of New York. However, inasmuch as section 163 does not clearly set forth the standing of a student, in my opinion, a person attending a theological seminary cannot claim such residence as his legal domicile. I believe this section should be amended to read "That a student neither gains nor loses a residence unless he has abandoned such former residence." This would for all time definitely determine the status of a student.

### LEGAL ASSISTANCE

In a department which embraces duties so distinctive as the office of the State Superintendent of Elections, the necessity for legal assistance at all times is most apparent. This is especially true when it is known that from seven to ten thousand letters are answered annually, all of which solicit information as to the eligibility of electors. For thirty days prior to election, the Attorney-General assigned to the New York office of my Department ten

temporary Deputy Attorneys-General who examined witnesses, made application for warrants, appeared before the Supreme Court Justices to have names stricken from registers and tried cases where persons were apprehended on warrants issued by this Department.

The work actually consummated by these special Deputy Attorneys-General was of much greater relative importance than is apparent to one unfamiliar with the details of my Department.

I wish to most heartily thank the gentlemen assigned by the Attorney-General to assist me in the legal ministrations of this office and assure them that I deeply appreciate the loyalty evidenced and the enthusiasm with which they entered into the work, and I consider myself fortunate in having had designated to assist me so capable a force of attorneys.

### HOSPITALS

The registration from hospitals during the past election appeared exceedingly large and consequently suspicious. I immediately instituted a personal investigation of every registered elector from the various hospitals throughout New York City, the result of which showed that fully 300 persons had registered from hospitals, believing same to be their legal residence.

In my opinion an interne should be placed in the same category with a student of learning and in amending section 163 of the Election Law, internes of hospitals should be included with those of whom it is stated that they neither gain nor lose a residence. Investigation of the witnesses in the hospital cases referred to above, clearly disclosed the fact that many persons registering therefrom were not entitled so to do, as a great many maintained homes in other parts of the State, but found it convenient to exercise their rights of franchise from such hospitals. Were the Election Law amended, a great many such voters would in consequence, be obliged to register from actual residences rather than from hospitals, as, in the case of internes especially, hospitals are institutions of learning for it is my belief that when an interne elects to stay at a hospital until such time as he wishes to commence his practice, pending the completion of his studies, he is still a student of learning.

## LODGING HOUSES

In dealing with the floating population of the larger cities of the State of New York, this office is confronted by a most serious situation. Since assuming my duties as State Superintendent of Elections, I have made a special study of this transient vote, that is, those electors exercising their right of franchise from hotel and lodging houses, particularly in New York City, as it contains within its environs 133 lodging houses and 400 hotels. The closest supervision possible has been kept by men with a view to seeing that the constitutional rights of such electors were not violated, but at the same time, this scrutiny was the responsible agent for a considerable falling off in the lodging house vote this year.

In the past, many hundred of votes were cast from lodging houses by electors who did not possess the necessary qualifications, inasmuch as in many cases they were not residents of the State the required length of time and in some instances did not reside four months in the county. Furthermore, by the close watch kept on houses of this character, and frequent calls on such lodging houses suspected of being centers of colonization in particular, no opportunity was given any but actual lodgers at such houses the chance to claim a residence where none actually existed. The supplementary reports referred to in another part of this review which are filed on the last day of registration also were of great assistance in preventing persons, who resided perhaps a day or so at such place and then moved to parts unknown, from returning on Election Day for the purpose of casting a vote.

Whenever evidence was secured that a man was not a bona fide resident of a lodging house from which he registered, steps were taken for his apprehension and the fact that every lodging house in the city of New York was familiar with the vigilance exercised by my deputies, no chances were taken by suspicious characters.

## BLACKWELL'S ISLAND

In recommending the abolishment of the polling place on Blackwell's Island, it is my belief that such a measure would prove highly advantageous. This polling place has for a number of years been the subject of much adverse criticism, in consequence of which I caused a personal investigation to be made. My find-

ings were that from three to four hundred voters registered yearly from this Island, which was startling in view of the fact that there are situated on Blackwell's Island hospitals and penal institutions containing persons disqualified from voting, and the normal registration should be that small percentage of its population which serve as attendants, and the directing officials.

I have succeeded, in 1916, in reducing considerably the number voting from Blackwell's Island, since in many instances persons presenting themselves to be registered were found to lack the necessary qualifications. Repeatedly, while making personal visits during registration days, I found persons offering to register who were physically incapacitated, and in some instances had to be wheeled to the polling places; upon inquiry being made as to their status, it was claimed to be that of an employee of the city at a salary of from ten to twenty-dollars per month. This naturally aroused my suspicions and I issued subpoenas answerable at my New York office for all persons added to the pay roll of the city, at this extremely low rate of compensation, within sixty days of election. The result of this inquiry showed that with few exceptions all of these persons had originally been sent to Blackwell's Island as patients, and quite a few were not even residents of New York County for four months.

I respectfully recommend that the polling place on Blackwell's Island be abolished as those voters possessing the legal qualifications, as well as the physical ability could, without the slightest inconvenience or expense, be registered from Manhattan Island proper at the polling place situate nearest the ferry landing taking persons to and from Blackwell's Island. This requested change is desirable from an economic standpoint as well.

### RECORD OF PERSONS CHALLENGED

. In order that a permanent record be on file in the office of the State Superintendent of Elections, I feel that section 364 of the Election Law, which does not provide for such record, reading:

“The inspectors of elections shall keep a minute of their proceedings in respect to the challenging and administering oaths to persons offering to vote in which shall be entered by one of them the name of every person who shall be challenged or take either

of such oaths, specifying in each case whether the preliminary oath or the general oath, or both,"

should be amended by adding,

"All such affidavits shall be made in writing and signed by the elector taking such oath and filed with the State Superintendent of Elections."

At present an oral oath alone is administered and without the suggested amendment it is necessary, in order to see the signature of an elector, to subpoena the signature copy of the registration book. Were this amendment made, my Department at all times would be in possession of the signature of an elector whose eligibility has been questioned.

### ENROLLMENT OF SOLDIER VOTE

Owing to the number of soldiers who were on the Border at the last election, in my opinion, the Election Law should be amended giving a soldier, who is engaged in active service of the United States, during the registration period, a similar opportunity to enroll as is offered a minor becoming of age after Election Day.

I also believe the Election Law should be amended so as to give a person becoming naturalized after Registration, the privilege of enrolling in a similar manner.

### SERVICE DEPARTMENT

To give an idea of the importance of the detailed work of the office of the State Superintendent of Elections, it might not be amiss to state that invaluable information is rendered the various civic organizations, as well as the District Attorney's office, which at various times during the year has assigned from three to nine men to copy information from records on file; the Corporation Counsel's office; the Police Department, and practically every city department in Greater New York. In addition to this, the Board of Child Welfare and an untold number of private counsellors-at-law consult our records in order to definitely determine the legal residence of clients or persons who are to be used as witnesses in civil or criminal actions.

A great many requests are also received from out of town State

and city officials soliciting information. During the past year 192 such inquiries were received; some from States as far west as Washington and Oregon. Our records have been the means of recovering persons given up as missing, rendering inestimable service to individuals who were seeking the whereabouts of missing relatives and in two particular instances have been the means of locating recalcitrant husbands who had deserted their families.

Between February 9th, 1916, and December 30th, 1916, 2,077 inquiries were received from the Board of Child Welfare, and upon the strength of the information given by my Department, it was definitely determined whether or not the husband and father of such applicants was a citizen of the United States at the time of decease; in such cases applications receiving consideration by the Board. Each individual case of the 2,077 submitted meant a search of our records; as far back as the year 1904 in some instances.

For the various insurance companies in Greater New York between March 16th and December 31st, 1916, 198 investigations were made. For the office of the State Comptroller, 113 investigations were made between June 27th and December 23d, 1916. For the Municipal Civil Service Commission, 93 inquiries were investigated between June 28th and December 29th, 1916. For individual attorneys and persons seeking information, 2,312 investigations were made from February 4th to December 30th, 1916.

So many inquiries having been received, and this phase of our work having assumed such proportions, it became necessary to delegate two men to this work, whose sole duty it was to furnish the information required.

#### AMENDMENT TO SECTION 153

Section 153 of the Election Law, adding and erasing names on register, has proven one of our most forcible weapons where it has been clearly demonstrated that a person does not possess the necessary qualifications to entitle him to exercise his right of franchise. By this method, names are stricken from the register instead of merely placing same on the challenge list. By so doing, a person could swear in his vote, and utterly defraud the intent of the law, unless subsequent criminal action were instituted. Were section 153 amended to read:

“ In all applications to strike the names of voters from the register under this section, an affidavit by the State Superintendent of Elections or any one of his deputies when duly deputed by the State Superintendent of Elections, that investigation was made by him pursuant to the provisions of section 475 of this chapter and that the affiant did visit and inspect the premises claimed by the voter as his residence and did interrogate an inmate, housedweller, caretaker, owner or proprietor thereof or thereon as to the said voter's residence thereon or thereat and that the said affiant was informed by one or more of said persons naming them, that they were acquainted with and knew the persons residing therein or thereat, and that the voter did not reside at said premises thirty days before election, shall be presumptive evidence against the right of the voter to register from such premises, and in case the court, justice or judge direct that service of the order to show cause may be made by depositing the same in the post-office, such service shall not be complete until a copy of the order to show cause shall also have been served upon the custodian of primary records for the political subdivision in which such election district is located, and upon the chairman of each of the two political parties casting the greatest number of votes for Governor at the last preceding Gubernatorial Election,”

except in the case where the person whose right to franchise has been challenged is not affiliated with either of the two political parties casting the greatest number of votes in which event

“ the party casting the highest number of votes and the party with which such elector is affiliated.”

This amendment would materially curtail the amount of incidental work required, and would furnish this Department more time to bring these cases to court, resulting in preventing a great many electors from voting who do not possess the necessary qualifications.

#### AMENDMENT OF SECTION 157.

That part of section 157 reading:

“ The Board of Elections of each county containing a city of the first or second class and the board of elections of the city of New



York shall, as soon as possible after the delivery of such lists, and not less than six days prior to the day of election, print in pamphlet form for each ward of any such city within their respective counties, or for each assembly district in the city of New York, etc.," should be amended as follows:

"The Board of Elections of each county containing a city of the first or second class, and the counties of Suffolk and Nassau, and the board of elections of the city of New York shall, as soon as possible after the delivery of such lists, and not less than six days prior to the day of election, print in pamphlet form for each ward of any such city within their respective counties, or for each assembly district in the city of New York, not less than twenty-five times as many copies of said registration-lists as there are election districts in such assembly district or ward."

This for the reason that at present in order to make investigations of registrations in the two counties referred to, the names of registered electors must be taken from the registration books. Were such a list furnished this Department by the said Boards of Elections of Nassau and Suffolk Counties, it would materially assist me in carrying out the work of this Department.

#### AMENDMENT TO SECTION 180

Section 180 states:

"It shall be the duty of the officers with whom such registers of the election district are filed, to forthwith file one copy of such register for each election district with the State Superintendent of Elections."

This section should be amended to read:

"It shall be the duty of the officers with whom such registers of the election district are filed to forthwith file the signature copy of such register for each election district with the State Superintendent of Elections."

At present it is necessary to issue a subpoena duces tecum in order to secure these books and as there is a constant demand at this office for the signature copy, the proposed amendment to section 180 would materially save time and incident inconvenience.



### AMENDMENT OF SECTION 301

Section 301, "Publication of list of registration and polling places," from which the following extract is taken:

"The Board of Elections of the City of New York shall cause to be published in two newspapers in each borough within such city, a list of the registration and polling places so designated in each borough and the boundaries of each election district therein in which such registration and polling place is located and shall at the same time file said list with the State Superintendent of Elections,"

should be amended to read as follows:

"The Board of Elections of the city of New York shall cause to be published in two newspapers in each borough within such city, a list of the registration and polling places so designated in each borough and the boundaries of each election district therein in which such registration and polling place is located and shall at the same time file said list with the State Superintendent of Elections at least five (5) days prior to registration days and Election Day."

The purpose of this amendment is to give this office sufficient time to make all necessary changes in the books of investigation, and would greatly facilitate the work of this Department inasmuch as at present these lists are not furnished in sufficient time to make the necessary corrections.

### AMENDMENT TO SECTION 320

Section 320 reads:

"The Secretary of State shall also transmit to the State Superintendent of Elections a sufficient number of such copies to furnish one of such copies to the State Superintendent and to each Deputy."

Inasmuch as this Department frequently receives requests from various officials in other States, as well as from individuals and civic organizations throughout New York State, for copies of the Election Law, the furnished allotment is inadequate to meet the demands made on my Department. I respectfully request that this section be amended to read:

“The Secretary of State shall also transmit to the State Superintendent of Elections five hundred such copies.”

### AMENDMENT TO SECTION 476 OF THE ELECTION LAW

Section 476 of the Election Law, “Aid by Private Persons and Public Officers,” should be amended in so far as furnishing information to the State Superintendent of Elections. In the rural districts throughout the State it is necessary that the various State and County officials furnish, in writing, information which is of vital importance to the Department, and which information cannot be secured by me owing to the limited appropriation at my command for traveling expenses.

Were the above referred to section amended so as to incorporate a clause providing for the furnishing of such information as is needed by the State Superintendent of Elections for the proper conduct of his office, it would relieve a situation which is sometimes made serious by lack of voluntary co-operation. This section should read as follows:

“SECTION 476. AID BY PRIVATE PERSONS AND PUBLIC OFFICERS. The state Superintendent, or any Deputy, may call on any person to assist them in the performance of their duty; and they may also call on any public officer who by himself or his assistants, deputies or subordinates shall render such assistance as may be required in such form as deemed expedient by said Superintendent or Deputy. Any such person, public officer, deputy or subordinate who shall fail, on demand of the Superintendent or any Deputy, to render such aid and assistance in the performance of his duty as he shall demand, or who shall willfully hinder or delay, or attempt to hinder or delay such Superintendent or Deputy, in the performance of his duty, shall be guilty of a felony and shall upon conviction thereof be sentenced to imprisonment in a State Prison for a period of not more than three years; and if a public officer, shall, in addition to such imprisonment, forfeit his office. A member of a uniformed police force and every sheriff, deputy sheriff and election officer shall, for the purpose of this article, be deemed a public officer.”

## CONCLUSION

I have endeavored in this report to show in a brief, but comprehensive manner, some of the many things accomplished by the staff of the State Superintendent of Elections. To the uninitiated, it would appear that the name of the Department implies work performed merely during the election period. However, during twelve months of the year, and every working day of the month, investigations of one sort or another are continually being made; a close check is at all times kept on what are considered suspicious rendezvous; a special squad of deputies are continually on the look out for evidence which might lead to developments; and at the present time a deputy Attorney-General has been assigned to the New York office to investigate what appears to be one of the clearest cases of conspiracy which has as yet been brought to light.

Some idea of the work done by this Department may be obtained when consideration is given to the fact that in order to insure strict enforcement of the election law, the assistance and co-operation of innumerable municipal and State officials are essential. In this last are included: police officials, town clerks, registrars of vital statistics, district attorneys, sheriffs, and the entire assemblage of election officials, upon all of whom is dependent, to a greater or less extent, the efficient conduct of elections throughout the State.

For the manner in which these officials have co-operated with my Department and complied with suggestions and requests made by me during the current year, I am most thankful.

It is clearly evident that without the mutually helpful relationship existent between the departments for which these various officials proceeded, and the office of the State Superintendent of Elections, the serviceability of my Department would be lessened instead of enhancing yearly, its value to the State as a Department, and to the public—first as a protection, and secondly as a most resourceful information bureau.

Respectfully submitted,

FREDERICK L. MARSHALL,

*State Superintendent of Elections.*

Dated at Albany, New York, December 30, 1916.

